

# **Key Information Memorandum cum Application Form**

# Reliance Capital Builder Fund IV - Series C

(A Close Ended Equity Oriented Scheme)

# **Product label**

This product is suitable for investors who are seeking\*:

- long term capital growth
- investment in diversified portfolio of equity & equity-related instruments with small exposure to fixed income securities

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Investors understand that their principal will be at Moderately High risk

# Offer for Sale of Units at Rs.10/- per unit during the new fund offer period

# **TRUSTEE**

#### **REGISTERED OFFICE**

Relignce Capital Trustee Co. Limited.

CIN: U65910MH1995PLC220528

Reliance Centre, 7th Floor, South Wing, Off Western Express Highway,

Santacruz (East), Mumbai - 400 055.

Tel No. - 022- 33031000, Fax No. - 022- 33037662

E-mail: customer\_care@reliancemutual.com

'Touchbase' [Customer Helpline] 3030 1111

Investors using mobile phones need to prefix STD Code of their respective city before 3030 1111.

MTNL/BSNL subscribers need to dial 022 - 3030 1111.

Overseas callers need to dial 91 - 22 - 3030 1111.

Website: www.reliancemutual.com

#### **INVESTMENT MANAGER REGISTERED OFFICE**

# Reliance Nippon Life Asset Management Limited,

(formerly Reliance Capital Asset Management Limited)

CIN: L65910MH1995PLC220793

Reliance Centre, 7th Floor, South Wing, Off Western Express Highway,

Santacruz (East), Mumbai - 400 055.

Tel No. - 022- 33031000, Fax No. - 022- 33037662

#### Karvy Computershare Pvt. Ltd.

Karvy Selenium Tower B. Plot number 31 & 32 Financial District

Nanakramguda, Serilingampally Mandal,

Hyderabad - 500032, India

#### **CUSTODIAN**

#### Deutsche Bank A.G.

Deutsche Bank House, Hazarimal Somani Marg Fort,

Mumbai 400 001, INDIA

# **AUDITORS TO THE SCHEMES**

# Haribhakti & Co. LLP

**Chartered Accountants** 

705, Leela Business Park, Andheri Kurla Road, Andheri (E),

Mumbai - 400 059, INDIA.

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, etc., investors should, before investment, refer to the respective Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.reliancemutual.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. This KIM is dated November 20, 2017.

"BSE Ltd. ("the Exchange") has given vide its letter DCS/IPO/LK/MF/IP/286/2017-18 dated July 07, 2017 permission to Reliance Mutual Fund to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Unit are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Reliance Mutual Fund. The Exchange does not in any manner: - i) warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or ii) warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund; and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of Reliance Capital Builder Fund IV - Series C of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever'

Reliance Mutual Fund/Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) and its empanelled brokers has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.

Scheme	Tenure*	New Fund Offer Opens	New Fund Offer Closes
Reliance Capital Builder Fund IV - Series C	1185 days	December 01, 2017	December 15, 2017

<sup>\*</sup>The maturity period will be calculated from the date of allotment of units. However, if the maturity date falls on a non working day, the succeeding working day shall be considered for the purpose of maturity date in the scheme.

#### **INVESTMENT OBJECTIVE:**

The investment objective of the scheme is to provide capital appreciation to the investors, which will be in line with their long term savings goal, by investing in a diversified portfolio of equity & equity related instruments with small exposure to fixed income securities. Although, the objective of the Fund is to generate optimal returns, the objective may or may not be achieved.

#### ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances, the anticipated asset allocation would be:

Instruments		set allocation (% al assets)	Risk Profile
	Maximum	Minimum	
Diversified Equity and Equity related Instruments	100%	80%	High
Debt and Money Market Instruments	20%	0%	Medium to Low

The scheme may engage in securities lending and repo in corporate debt. Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net asset scheme or such other limits as may be permitted by SEBI from time to time. The scheme may engage in Securities Lending not exceeding 15% of the net assets of the scheme and shall not lend more than 5% of its Net Assets to a single counterparty or such other limits as may be permitted by SEBI from time to time.

The scheme will neither invest in securitized debt nor engage in short selling.

Incase the Fund Manager decides to invest in Equity and Debt instruments of ADRs / GDRs issued by Indian / foreign companies and in foreign Securities in accordance with SEBI Regulations in the Scheme and such investments will not exceed 20% of the net assets of the Scheme. The investments in overseas securities shall be made in accordance with SEBI Circular No. SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007 and such other amendments as issued by SEBI from time to time.

The scheme shall invest only in such permissible debt securities which will mature on or before the date of the maturity of the scheme.

The cumulative gross exposure through repo transactions in Corporate debt securities along with equity, debt and derivative positions will not exceed 100% of the net assets of the scheme or such other limits as may be permitted by SEBI from time to time.

Gross investments in securities under the Scheme which includes equities, equity related instruments/securities, debt securities, money market instruments and derivatives will not exceed 100% of the net assets of the Scheme or such other limits as may be permitted by SEBI from time to time. However, the gross exposure to derivatives in the equity segment shall be restricted to 50% of the net assets of the Scheme.

The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.

The AMC reserves the right to change the above asset allocation pattern in the interest of the investors depending on the market conditions for a short term period of defensive consideration. In case any deviation from the asset allocation, the AMC shall rebalance within a period of 30 days. Where the portfolio is not rebalanced within 30 Days, justification for the same shall be placed before the Investment Review Committee and reasons for the same shall be recorded in writing. The Investment Review committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

# Where will the scheme invest?

The scheme endeavors to provide capital appreciation to the investors, which will be in line with their long term savings goals, by investing in a mix of securities comprising of equity, equity related instruments with a small exposure to fixed income securities.

The equity asset allocation will be invested in diversified equity and equity related securities of the companies that have a potential to appreciate in the long run. Therefore the fund would have the flexibility to invest in stocks from sectors and industries of all market capitalization. The allocation to the different market caps would vary from time to time depending on the overall market conditions, market opportunities and the fund manager's view.

However depending on the views of the fund manager and market conditions in the interest of the investors, the fund manager will have the flexibility to select stocks which he feels are best suited to achieve the stated objective. However, there can be no assurance that the investment objective of the scheme will be realized, as actual market movements may be at variance with anticipated trends.

Gross investments in securities under the Scheme which includes equities, equity related instruments/securities, debt securities, money market instruments and derivatives will not exceed 100% of the net assets of the Scheme. The scheme may also invest in the liquid schemes launched by SEBI registered Mutual Fund or schemes that invest predominantly in money market instruments / securities.

The fund will also invest in unlisted securities such as Pre-IPO placements, lock –in nontransferable securities upto 10% of the NAV.

For debt asset allocation, income may be generated through the receipt of coupon payments, the amortization of the discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio.

Fixed income securities includes, but is not confined to debt securities of the Government of India, state and local governments, government agencies, statutory bodies, public sector undertakings, Financial Institutions, public and private sector banks and corporate entities.

Investments in fixed income securities will be in securities rated by at least one recognized rating agency. Investments in unrated securities will be made as per the parameters specified by the Board of Directors of the AMC &/or the Trustee. Money market securities includes but are not limited to treasury bills, commercial paper of public sector undertakings and private sector corporate entities, inter bank call and notice money, certificates of deposit of scheduled commercial banks and Financial Institutions and any other money market securities as may be permitted by SEBI/RBI. From time to time, it is possible that the portfolio may hold cash.

Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

- Indian Equity and equity related securities including convertible bonds and debentures and warrants carrying the right to obtain equity shares.
- Securities created and issued by the Central and State Governments and/or repos /reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
- 5) Corporate debt securities (of both public and private sector undertakings)
- 6) Securities issued by banks (both public and private sector) as permitted by SEBI from time

- to time and development financial institutions
- 7) Money market instruments permitted by SEBI, having maturities of up to one year.
- 8) The non-convertible part of convertible securities
- 9) Any other domestic fixed income securities as permitted by SEBI from time to time
- 10) Derivative instruments like Interest Rate Swaps, Forward Rate Agreements, Stock / Index Futures, Stock / Index Options and such other derivative instruments permitted by SEBI.
- ADRs / GDRs (Equity and Debt Segments) issued by Indian / foreign companies and in foreign Securities.
- 12) Any overseas debt instrument, as permitted by SEBI from time to time.
- 13) Liquid Schemes launched by SEBI registered Mutual Fund or schemes that invest predominantly in money market instruments / securities
- 14) Investments in securities and instruments not specifically mentioned earlier may also be made, provided they are permitted by SEBI/RBI. However, such investments shall be made keeping in view the Fundamental Attributes of the Scheme.

Subject to the Regulations, the securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of varying maturity. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals. The Scheme may also enter into repurchase and reverse repurchase obligations in all securities (not including repo in corporate bonds) held by it as per the guidelines and regulations applicable to such transactions.

15) The Fund may also enter into "Repo", hedging or such other transactions as may be allowed to Mutual Funds from time to time.

In line with SEBI circular dated November 11, 2011 investments in corporate bond repo shall be made basis the policy approved by the Board of RNAM and RCTC. The significant features are as follows:

- As specified in the SEBI Circular dated November 15, 2012, the base of eligible securities for mutual funds to participate in repo in corporate debt securities, is from AAA rated to AA and above rated corporate debt securities.
- ii. Category of counterparty & Credit rating of counterparty RMF schemes shall enter in lending via Repo only with Investment Grade counterparties (as required by SEBI Regulations) which are part of the approved debt universe (i.e. on which we have limited).
- Restriction pertaining to tenor of Collateral For FMPs, the tenor of the collateral should expire before the maturity of the scheme. For other schemes, the collateral should comply with the maturity restrictions placed, if any, for those schemes in the Debt Investment Policy.
- iv. Applicable haircut- RBI in its circular dated November 09, 2010 had indicated the haircut to be applied for such transactions as follows:

Sr No	Rating	Minimum Haircut
1	AAA	10%
2	AA+	12%
3	ΔΔ	15%

The above haircuts are minimum stipulated haircuts where the repo period is overnight or where the remargining frequency (in case of longer tenor repos) is daily. The RBI had earlier recommended a haircut of 25%. It is proposed that we maintain a minimum haircut of 15% for all repo contract of less than 3 months, and 25% for other contracts, unless a lower haircut is approved by the Investment Committee. The Fund Manager may refer to the rating-haircut matrix published by FIMMDA, to determine the appropriate haircut.

- 16) The scheme shall engage in securities lending for equity investments, in line with the SEBI (Mutual Funds) Regulations, 1996, Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI / IMD / CIR No 14 / 187175/2009 dated December 15, 2009, SEBI circular No MRD/DoP/SE/Dep/ Cir-14/2007 dated December 20, 2007 notifying framework for lending of securities and such other applicable guidelines as may be amended from time to time. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.
- 17) Pending deployment of funds of the scheme in securities in terms of the investment objectives and policies of the scheme, the Mutual Fund can invest the fund of the scheme in short term deposits of scheduled commercial banks subject to the guidelines as applicable from time to time.

Pursuant to the SEBI Circular No. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007, where the cash in the scheme is parked in short term deposits of Scheduled Commercial Banks pending deployment, the scheme shall abide by the following guidelines:

- "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
- Such short-term deposits shall be held in the name of the Scheme.
- The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
- Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- The Scheme shall not park funds in short term deposit of a bank, which has invested in the Scheme.

The aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash and derivatives market.

However the aforesaid limits are only indicative. The Fund Manager in his endeavors to protect the interest of the investors and to maximize the returns, after taking into consideration the dynamism of the markets and market requirements, may change the above limits, in line with the investment objective, for a short term period (not exceeding 30 days) on defensive considerations.

# INVESTMENT STRATEGY:

The Fund would identify companies for investment, based on the following criteria amongst others:

- Sound Management
- 2. Good track record of the company
- 3. Potential for future growth
- 4. Industry economic scenario
- 5. Strong Cashflows

Besides, it is expected that a portion of the funds will also be invested in initial offerings and other primary market offerings. Risk will be managed through adequate diversification by spreading investments over a wide range of companies.

The portfolio shall be structured so as to manage risk at acceptable levels. This shall be done

through various measures including:

- 1. Broad diversification of portfolio
- 2. Ongoing review of relevant market, industry, sector and economic parameters
- 3. Investing in companies which have been researched

RNAM may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of the unit holders and if market conditions warrant it.

#### **RISK MITIGATION FACTOR / RISK CONTROL:**

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process.

The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI and SEBI, in an attempt to protect the value of the portfolio and enhance Unit holders' interest

#### **RISK PROFILE OF THE SCHEME:**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

**Scheme specific Risk:** The scheme carries risk associated with investing in domestic & foreign equities, fixed income, derivatives and foreign securities, Bonds, securities Lending, Overseas Investments, risk of fluctuation in exchange rate, Listing of units, repo in corporate bonds. Trading volumes and settlement periods may restrict liquidity in equity and debt investments.

#### Risk related to close ended schemes:

The tenor of the scheme shall be 1185 days from the date of allotment. The investor invests in such schemes with an expectation of generating wealth over a relatively longer term. This time period also enables the fund manager to invest a certain portion of the funds with a longer horizon (increasing the range of investment opportunities available to the Scheme). However, this horizon being farther into the future, also tends to be more unpredictable. Moreover, if liquidity in the units in the secondary market is limited, investors would be compelled to stay invested in the Scheme over a longer period of time and would not be able to exit irrespective of the performance of the fund. Where the investor holds the units till maturity, the NAV of the scheme at the time of maturity would determine the amount of returns that the investor makes.

Investment in Debt is subject to price, credit, and interest rate risk. The NAV of the Scheme may be affected, inter alia, by changes in currency, market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The NAV may also be subject to risk associated with investment in derivatives, and foreign securities as may be permissible by the Scheme Information Document. Please refer Scheme Information Document for details.

#### **PLANS & OPTIONS:**

Reliance Capital Builder Fund IV - Series C will have following Plans/Options under the Direct Plan and Regular Plan:

- (a) Growth Option
- (b) Dividend Payout Option

Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund (i.e. investments not routed through an AMFI Registration Number (ARN) Holder).

Distribution of dividends will be subject to the availability of distributable surplus. Trustees reserve the right to declare a Dividend during the interim period.

# **DEFAULT PLAN**

Investor may note that following shall be applicable for default plan

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan/Other than Direct Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular Plan/Other than Direct Plan	Direct Plan
7	Mentioned	Regular Plan/Other than Direct Plan	Regular Plan/Other than Direct Plan
8	Mentioned	Not Mentioned	Regular Plan/Other than Direct Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

Similarly, in the absence of clear indication as to the choice of option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the default / selected plan of the scheme.

# **Applicable Net Asset Value:**

In terms of Regulation 48(2) of the SEBI Mutual Funds Regulation 1996, and SEBI/IMD/CIR No. 12/147132/08 dated December 11, 2008 NAV shall be calculated and published at least in 2 daily newspapers on a daily basis. The Mutual Fund shall declare the Net asset value of the scheme on every business day on AMFI's website www.amfiindia.com by 9.00 p.m. on the day of declaration of the NAV and also on www.reliancemutual.com

# Sale of units by Reliance Mutual Fund:

The Scheme will have a New Fund Offer period during which investors may purchase units from the Fund. After the expiry of the specified New Fund Offer period, the scheme will be closed for purchase of units. (Business Day shall have the same meaning as working day, wherever used)

# Minimum Application Amount / Number of Units:

For Reliance Capital Builder Fund IV - Series C, the minimum investment amount shall be Rs 5,000 and in multiples of Re. 1 thereafter. Since the Scheme is a close ended scheme, units can be subscribed for, only during the New Fund offer period of the Scheme.

# DESPATCH OF REPURCHASE (REDEMPTION) REQUEST INCLUDING SWITCH-OUTS:

No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchanges. The scheme will come

to an end on maturity date. On maturity of the Scheme, the outstanding units shall be redeemed and proceeds will be paid to the unit holders as a default mode which means that the units of the Scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be dispatched to / credited in the bank account of the unitholders within 10 Business Days from the date of Maturity.

However, Investors will have an option to switch out the redemption proceeds into any other eligible scheme of Reliance Mutual Fund at the time of NFO application or at any time till the maturity (within applicable cut-off time on Maturity date) of the Scheme.

This fund will offer an auto switch facility from all liquid and debt schemes to Reliance Capital Builder Fund IV - Series C during the NFO. However, RNAM reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time.

However, Switch out facility will not be available for units held in dematerialized mode. The switch transaction would be processed on the date of maturity based on the applicable NAVs of the transferor and transferee schemes subject to applicable cut off timing provisions.

The trustees reserves the right to suspend / deactivate/freeze trading, ISIN of the scheme and do all such matters with respect to closure of the scheme at the time of maturity at any time ten days prior to the maturity. The proceeds of the maturity will be payable to the person whose names are appearing in the beneficiary position details of which will be received from depositories after the suspension /deactivation /freezing of ISIN.

Maturity proceeds would be payable to investors as per the bank details provided in beneficiary position details received from depositories.

However, once the units are dematerialised and the investor sells to another investor through exchange or transfers the units to another investor through DP then the maturity instruction provided by the existing investor will not be valid for the new investor. For the new investor the maturity proceeds shall be dispatched to the designated bank account of the unit holder within 10 business days from the date of redemption or repurchase, subject to availability of all relevant documents and details.

#### **DEMATERIALIZATION**

The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized (TDemat) form. Mode of holding shall be clearly specified in the KIM cum application form. Unit holders holding the units in physical form will not be able to trade or transfer their units till such units are dematerialized.

Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the scheme) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP.

In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.

#### Benchmark: S&P BSE 200 Index

The scheme will have S&P BSE 200 Index as the benchmark for the fund. The index consists of 200 large, well established and financially sound companies across sectors. Considering the investment philosophy of the fund to invest in stocks with potential for future growth, good track record and the broad-based universe of the fund, S&P BSE 200 Index would be an appropriate benchmark.

# **DIVIDEND POLICY:**

Dividend will be distributed from the available distributable surplus after the deduction of the dividend distribution tax and the applicable surcharge, if any.

The Mutual Fund is not guaranteeing or assuring any dividend. Please read the Scheme Information Document for details. Further payment of all the dividends shall be in compliance with SEBI Circular No. SEBI/IMD/CIR No. 1/64057/06 dated 4/4/06.

# FUND MANAGER:

Mr. Samir Rachh, Ms. Meenakshi Dawar, Ms. Jahnvee Shah (A Dedicated Fund Manager for overseas investment)

# NAME OF THE TRUSTEE COMPANY:

Reliance Capital Trustee Co. Limited

# PERFORMANCE OF THE SCHEME:

This scheme being a new offering does not have any performance track record.

# ADDITIONAL DISCLOSURES

services/downloads/factsheets/

This Scheme is a new scheme Therefore the following additional disclosures are Not Applicable

# a. Top 10 holdings by issuer and sectors

noluling	vveigiliage (///
NA	
Sectors	Allocation (%)

NA
Link to obtain schemes latest monthly portfolio holding - https://www.reliancemutual.com/investor-

# b. Portfolio Turnover Ratio : Not Applicable

#### Aggregate Investments in the scheme by Board of Directors Fund Managers / Other Key Managerial Persons

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	NA
Fund Managers	NA
Other Key Managerial Persons	NA

# **LOAD STRUCTURE**

# Entry Load - Nil

In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by RMF with effect from August 01, 2009.

The upfront commission on investment made by the investor, if any, will be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder

# Exit Load - Nil

Since the scheme shall be listed on BSE or any other recognised Stock Exchange, Exit load shall not be applicable.

Inter Option / Plan Switch of the Scheme - Not applicable.

#### (ii) EXPENSES OF THE SCHEME

**New Fund Offer (NFO) Expenses -** The New Fund Offer expenses of the scheme shall be borne by the AMC from retained earnings.

**Annual Scheme Recurring Expenses -** These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below:

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

#### **Estimated Expense Structure:**

Particulars	For Growth Plan / Dividend Plan
	% of Net Assets
Investment Management and Advisory Fees	
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	Upto 2.50%
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Service tax on expenses other than investment and advisory fees	
Service tax on brokerage and transaction cost	
Other Expenses #	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.50%
Additional expenses under Section 52 (6A) (b) for gross new inflows from specified cities	Upto 0.30%

# Expenses charged under the said parameters shall be in line with the Regulation 52 of SEBI (MF) Regulations or such other basis as specified by SEBI from time to time. Listing expenses will also be part of other expenses)

# Illustration – Impact of Expense Ratio on the Returns

Value of Rs 1 lac on 12% annual returns in 1 year, considering 1% Expen	se Ratio
Amount Invested	100,000.00
NAV at the time of Investment	10.00
No of Units	10,000.00
Gross NAV at end of 1 year (assuming 12% annual return)	11.20
Expenses (assuming 1% Expense Ratio on average of opening and closing NAV)	0.11
Actual NAV at end of 1 year post expenses (assuming Expense Ratio as above)	11.09
Value of Investment at end of 1 year (Before Expenses)	112,000.00
Value of Investment at end of 1 year (After Expenses)	110,940.00

**Note:** Please note that the above is an approximate illustration of the impact of expense ratio on the returns, where the Gross NAV has been simply reduced to the extent of the expenses. In reality, the actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets.

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience but the total expenses shall not exceed the limits permitted by SEBI. Types of expenses charged shall be as per the SEBI (MF) Regulations. The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly.

Mutual funds /AMCs may charge service tax on investment and advisory fees to the scheme in addition to the maximum limit as prescribed in regulation 52 of the SEBI Regulations.

Service tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the SEBI Regulations.

Mutual Funds/AMCs will annually set apart at least 2 basis points on daily net assets within the maximum limit as per regulation 52 of the SEBI Regulations for investor education and awareness initiatives.

At least 10% of the TER is charged towards commission/distribution expense under Regular Plan. The TER of the "Direct Plan" will be lowered to the extent of atleast 10% (as mentioned above) of above mentioned distribution/commission expense which is charged in Regular Plan.

However, no Investment Management fees would be charged on RNAM's investment in the Scheme. The Trustee Company, shall be entitled to receive a sum computed @ 0.05% of the Unit Capital of all the Schemes of RMF on 1st April each year or a sum of Rs.5,00,000/- whichever is lower or such other sum as may be agreed from time to time in accordance with the SEBI Regulations or any other authority, from time to time.

The above expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations, 1996, which means there will be no internal sub-limits on expenses and AMC is free to allocate them within the overall TER

The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits stated in Regulation 52(6) which are as follows:

- (i) On the first Rs. 100 crore of the daily net assets 2.50%;
- (ii) On the next Rs. 300 crore of the daily net assets 2.25%;

- (iii) On the next Rs. 300 crore of the daily net assets 2.00%;
- (iv) On the balance of the assets 1.75%:

In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the scheme as per new sub regulation 6A, namely-

- a) Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 percent of the value of trades in case of cash market transactions and 0.05 percent of the value of trades in case of derivatives transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if anyl shall be borne by the AMC or by the Trustee or Sponsors;
- (b) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the Board from time to time are at least -
  - (i) 30 per cent of gross new inflows in the scheme, or;
  - i) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (ii) or sub-clause (iii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;

The Fund will strive to reduce the level of these expenses so as to keep them well within the maximum limits allowed by SEBI.

Expenses on an ongoing basis will not exceed the following percentage of the daily net assets or such maximum limits as may be specified by SEBI Regulations from time to time.

The recurring expenses incurred in excess of the limits specified by SEBI (MF) Reglations will be borne by the AMC or by the Trustee or the Sponsor.

# Listing:

The units of the scheme shall be listed on Bombay Stock Exchange of India Ltd. (BSE). However the trustees reserve the right to list the units on any other Stock Exchange. The Regulations require that every close-end scheme (except Equity Linked Saving Scheme) be mandatorily listed on a recognised stock exchange. Investors will not be able to redeem their units during the tenor of the Scheme and there will be redemption by the fund on the maturity of the Scheme. However the units held in dematerialized form can be traded on the Stock Exchange.

#### Liquidity:

Reliance Capital Builder Fund IV - Series C, being a close – ended equity scheme, the units can be purchased only during the New Fund Offer (NFO) period of the scheme. No redemption/repurchase of units shall be allowed prior to the maturity of the Scheme. Units held in dematerialized form can only be traded on the Stock Exchange, where the units are listed.

# **WAIVER OF LOAD FOR DIRECT APPLICATIONS:**

Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load shall be charged for all the mutual fund schemes. Therefore the procedure for the waiver of load for direct application is no longer applicable.

# TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS):

Investors are advised to refer to the details in the Scheme Information Document (SID), Statement of Additional Information (SAI) and also independently refer to his tax advisor.

# Daily Net Asset Value (NAV) Publication:

The AMC will calculate and disclose the first NAVs of the scheme not later than 5 business days of allotment. NAVs will be calculated up to four decimal places. The Mutual Fund shall declare the Net asset value of the scheme on every business day on AMFI's website www.amfiindia.com by 9.00 p.m. on the day of declaration of the NAV and also on their website. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI within two working days. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. The NAV shall be published at least in two daily newspapers every day. Since the Scheme is proposed to be listed on BSE and/or any other recognized Stock Exchange, the listed price would be applicable on the respective Stock Exchange

**Employee Unique Identification Number (EUIN)** would assist in tackling the problem of misselling even if the employee/relationship manager/sales person leave the employment of the distributor.

# FOR INVESTOR GRIEVANCES, PLEASE CONTACT:

Name and Address of Registrar : Karvy Computershare Private Limited, :- (Formerly knownas Karvy Consultants Limited), Karvy Selenium Tower B, Plot number 31 & 32, Fincial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032, India

Reliance Mutual Fund: - Reliance Centre, 7th Floor, South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No. - 022-3303 1000, Fax No. - 022-3303 7662, E-mail-customer\_care@reliancemutual.com

# UNITHOLDERS' INFORMATION:

Accounts statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post or published as per SEBI Regulations, 1996 and as amended from time to time

# APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA) FACILITY:

Investors are provided with ASBA facility. ASBA is an application containing an authorization to a Self Certified Syndicate Bank (SCSB) to block the application money in the bank account maintained with the SCSB for subscribing to the New Fund Offer. An ASBA investor shall submit an ASBA physically or electronically through the internet banking facility, to the Self Certified Syndicate Banks (SCSBs) authorized by SEBI for this purpose, with whom, the bank account to be blocked, is maintained. The SCSB shall then block the application money in the bank account specified in the ASBA, on the basis of an authorisation to this effect given by the account holder in the ASBA. The application money shall remain blocked in the bank account till the allotment of the units or till withdrawal/ rejection of the application, as the case may be. ASBA facility will be available for investor willing to hold the units in electronic mode only. An investor, who is eligible for ASBA facility, has the option of making application through ASBA or through the existing facility of applying with cheque / demand draft as mentioned in the SID. An acknowledgement will be given by the SCSB in the form of the counter foil or specifying the application number for reference. Such acknowledgement does not guarantee, in any manner that the investors will be allotted the Units applied for. The list of SCSBs and their designated branches where ASBA application form can be submitted is available on the websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and SEBI (www.sebi.gov.in).



# **Key Information Memorandum Cum Application Form**

Please refer complete details on all pages and scheme description/details while applying.

To be filled in Capital letters & in Blue/Black ink only.

Reliance Capital Builder Fund IV

- Series C

(A Close Ended Equity Oriented Scheme)
NFO Opening Date : Dec 1, 2017
NFO Closing Date : Dec 15, 2017

Tenure : 1185 Days

Corr	orate	Office Address:	Reliance Centre	7th Floor South	Wing & 5th Flor	or North Wina	Near Prabhat Colony	, Santacruz (East), Mumbai -	400 055
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Types of Facilities	Single Folio	Multiple Folio						
NAV	SMS mynav	SMS mynav <space> last 6 digits of folio</space>						
Balance	SMS Balance	SMS balance <space> last 6 digits of folio</space>						
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Investor Desk. A RMF Virtual Branch Experience.

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- Bank Account Details are entered completely and correctly.
   Permanent Account Number (PAN) of all the applicants are mandatory. Please refer to instruction no. 17 for details.
- For KYC, please refer to instruction no. 18 & for PAN Exempt KYC Refer instruction no. 38
- Appropriate Option is ticked.
- The Cheque / DD is drown in favour of " **Reliance Capital Builder Fund IV Series C**", dated and duly signed.
- $\bullet\;$  Application Number is mentioned on the reverse of the Cheque / DD.
- Document as listed alongside are submitted along with the Application (as applicable to your specific case.)

	Documents	Companies	Trusts	Societies	Partnership Firm	Flls	Investments through Constituted Attorney
1.	Resolution/Autorisation to invest		✓	<b>√</b>	✓	✓	
2.	List of Authorised Signatories with Specimen Signature(s)	✓	✓	<b>✓</b>	✓	✓	✓
3.	Memorandum & Articles of Association	<b>√</b>					
4.	Trust Deed		✓				
5.	Bye-Laws			<b>√</b>			
6.	Partnership Deed				<b>√</b>		
7.	Overseas Auditor's Certificate					✓	
8.	Notarised Power of Attorney						✓
9.	Proof of PAN	<b>√</b>	<b>√</b>	<b>√</b>	✓	<b>√</b>	✓
10.	KYC Complaint	✓	✓	✓	✓	✓	✓

A Reliance Capital Company



Name of the entity

APP No.:

Details of FATCA & CRS Information for Non-Individuals/legal entity Form / 12th June 2017 / Ver 1.2

# **Details of FATCA & CRS information**

# For Non-Individuals / Legal Entity

Type of address given at KRA	Residential or Bu	siness	Residential		Business	Registered Office
PAN			Date of	incorporat	ion D	D / M M / Y Y Y
City of incorporation						
Country of incorporation						
Please tick the applicable tax resident decl	aration-					
1. Is "Entity" a tax resident of any country other (If yes, please provide country/ies in which the entity i			No d the associated T	ax ID numb		
Country	Tax Ider	ntification	Number %			entification Type Other, please specify)
*Incase Tax Identification Number is not available, kindly provio In case TIN or its functional equivalent is not available, please			oer or Global Entity I	dentification l	Number or GIN, e	etc.
Incase the Entity's Country of Incorporation / Tax here	residence is U. S. I	but entity is	s not a Specified	d U. S. Pers	son, mention	Entity's exemption code
Please refer to para 3(vii) Exemption code for U. S. persons und	der Part D of FATCA instr	ructions & Def	finitions			
(Please consult vo	FATCA 8 ur professional tax ad		<b>Declaratio</b>		S classification)	1
•	•					
DART A						
PART A (to be filled by Financial Institutions or Di			N - 1 - (011)			
1. We are a, Global	Intermediary Ide	ntification		-	ihar antitu nle	
1. We are a, Financial institution or  Global Note: If you all	Intermediary Ide	ntification GIIN but ye	ou are sponsor	ed by anot	her entity, pla	ease provide your sponsor's
1. We are a, Financial institution or Or Direct reporting NFF4  Global  Note: If y GIIN ab	Intermediary Idei	ntification GIIN but yo our spons	ou are sponsor	ed by anot	her entity, ple	ease provide your sponsor's
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" If passive NFE, please provide below additional details for each o	of Controlling person. (Please attach additional sheets if necess	sary)
Name and PAN / Any other Identification Number  (PAN, Aadhaar, Passport, Election ID, Govt. ID, Driving Licence NREGA Job Card, Others)  City of Birth - Country of Birth	Occupation Type - Service, Business, Others Nationality Father's Name - Mandatory if PAN is not available	DOB - Date of Birth Gender - Male, Female, Other
1. Name & PAN	Occupation Type	DOB DDMMYYYY
City of Birth	Nationality	Gender Male Female
Country of Birth	Father's Name	Others
1. Name & PAN	Occupation Type	DOB DDMMYYYY
City of Birth	Nationality	Gender Male Female
Country of Birth	Father's Name	Others
1. Name & PAN	Occupation Type	DOB DDMMYYYY
City of Birth	Nationality	Gender Male Female
Country of Birth	Father's Name	Others
The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rule information and certain certifications and documentation from all our account holders. In rele required to provide information to any institutions such as withholding agents for the purpose of Should there be any change in any information provided by you, please ensure you advise us prough the provided by the person of the entity is a US citizen or resident or green card holder, please included the standard of the provided by the country in which you are tax reside form.	ional equivalent  IRS Terms and Conditions  es, 1962, which Rules require Indian financial institutions such as the Ban evant cases, information will have to be reported to tax authorities/ appearsuring appropriate withholding from the account or any proceeds in reliantly, i.e., within 30 days.  de United States in the foreign country information field along with the UST.	ointed agencies. Towards compliance, we may also be lation thereto.  Tax Identification Number.
Part C : Certification  I / We have understood the information requirements of this Form (rec by me /us on this Form is true, correct, and complete. I /We also conthere by accept the same.  Date: / /		
Name		
Designation		
Signature		
SIGN First / Sole Applicant / Guardian/ HERE Authorised Signatory	Second Applicant/ Authorised Signatory	Third Applicant/ Authorised Signatory

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the ter ms specified in the form)

- 1 (I) Financial Institution (FI)- The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- 1 (ii) Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- 1 (iii) Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributale to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
  - (i) The three financial years preceding they ear in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less.
- 1 (iv) Investment entity is any entity:
  - (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (I) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or Individual and collective portfolio management; or
    - (ii) In vesting, administering or managing funds, money or financial asset or money on behalf of other persons;

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- (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant act equals or exceeds 50 percent of the entity's gross income during the shorter of:
  - (I) The three-year period ending on 31March of the year preceding the year in which the determination is made; or
  - (ii) The period during which the entity has been in existence. The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07-refer point (2c.)
- 1 (v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

	I not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non-reporting nancial instruction and Guidance issued by CBDT in this regard.
A. Reas	sons why FI not required to apply for GIIN:
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trust
09	Non-registering local banks
10	FFI with only Low-ValueAccounts
11	Sponsored investment entity and controlled foreign corporation
12	Sponsored, Closely Held Investment Vehicle

Code	Sub-category Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market.
03	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
04	Substantially all of the activities of the NFE consist of holding (in whole or in part)the out standing stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as a investment fund, such as a private equity fund, venture capital fund, leveraged buy out fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital in to assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
06	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
08	<ul> <li>Any NFE that full fills all of the following requirements:</li> <li>(I) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>(III) It is exempt from in come tax in India;</li> <li>(IIII) It has no share holders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul>
	The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reason able compensation for services rendered, or as payment of representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision there of.
	ExplanationFor the purpose of this sub-clause, the following shall be treated as full filling the criteria provided in the said sub clause, namely:-
	(I) An Investor Protection Fund referred to in clause (23EA);
	(II) A Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) An Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

# 3. Other definitions

# (I) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity ,or the two entities are under common control. For this purpose, control includes director indirect ownership of more than 50% of the votes and value in an entity

# (ii) Passive NFE

The term passive NFE means

(i) any non-financial entity which is not an active non - financial entity:

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- (ii) an investment entity defined in clause1(iv) (b) of these instructions
- (iii) a with holding foreign partnership or with holding foreign trust;

# (iii) Passive income

The term passive income includes income by way of :

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non - financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered in to in the ordinary course of such dealer's business as such a dealer.

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:-

- i. DBOD.AML.BC. No.71/14.01.001/20 12-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
- ii. CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or
- iii. IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of trust, the controlling person means the settler of the trust, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position;

(A) Cont	trolling Person Type:
Code	Sub-category
01	Cp of legal person-ownership
02	Cp of legal person-othermeans
03	Cp of legal person-senior managing official
04	Cp of legal arrangement -trust-settlor
05	CP of legal arrangement-trust-trustee
06	Cp of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	Cp of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	Cp of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent
14	Unknown

# (v) Specified U. S. person – A U. S person other than the following:

- (I) A corporation the stock of which is regularly trade don one or more established securities markets;
- (ii) Any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U. S. Internal Revenue Code, as A corporation described in clause (I);
- (iii) The United States or any wholly owned agency or instrumentality thereof;
- (iv) Any State of the United States, any U. S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) Any organization exempt from taxation under section 501(a) of the U. S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U. S. Internal Revenue Code;
- (vi) Any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) Any real estate investment trust as defined in section 856 of the U. S. Internal Revenue Code;
- (viii) Any regulated investment company as defined in section 851of the U. S. Internal Revenue Code or any entity registered with the U. S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C.80a-64);
- (ix) Any common trust fund as defined in section 584(a) of the U. S. Internal Revenue Code;
- (x) Any trust that is exempt from tax under section 664(c) of the U. S. Internal Revenue Code or that is described in section 4947(a)(1) of the U. S. Internal Revenue Code;
- (xi) A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) A broker as defined in section 6045(c) of the U. S. Internal Revenue Code; or
- (xiii) Any tax-exempt trust under a plan that is described in section 403(b) or section 457 (g) of the U. S. Internal Revenue Code.

# (vi) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

Code	Sub-category
Α	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
В	The United States or any of its agencies or instrumentalities
С	A state, the District of Columbia, a possession of the United States, or any of their political sub divisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as describedinReg.section1.1472-1(c)(1)(I)
Е	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(I)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options that is registered as such under the laws of the United States or any state
G	A real estate investment trust
Н	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947 (a)(1)
Μ	A tax exempt trust under a section 403(b) plan or section 457 (g) plan

## DESIGNATED INVESTOR SERVICE CENTRES RELIANCE NIPPON LIFE ASSET MANAGEMENT LIMITED (formerly RELIANCE CAPITAL ASSET MANAGEMENT LIMITED)

Agra: Block No. 50, Anupam Plaza, Opp FCI, Sanjay Place, Agra - 282002. Agartala: 2nd Floor, OM Niwas, Netaji Chowmuhani, Agartala, Tripura West, 799001 Ahmedabad: 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmednagar - 414001. Ajmer: 2nd Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. Ajmer: 2nd Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. Ajmer: 2nd Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. Ajmer: 2nd Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. Ajmer: 2nd Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. Ajmer: 2nd Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. Ajmer: 2nd Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. Ajmer: 2nd Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. Ajmer: 2nd Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. Ajmer: 2nd Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Albert India Heights, India Motor Circle, Kutchery Road, Ajmer - 305001. Aligarh: 1st Floor, B - 101, Center Point Market, Samad Road, Aligarh - 202001. Allahabad: 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211001. Alwar: Office No 137, 1st Floor, Jai Complex, Plot No. 1, Road No. 2, Alwar - 301001. Ambala: Shanti Complex, 4307/12, 2nd Floor, Opp. Civil Hospital Jagadhari Road, Ambala -133001. Amravati: Vimaco Towers, C Wing 4,5,6, Amravati - 444601. Amritsar: SF-1, 4th Floor, 10, Eminent Mall, The Mall, Amritsar - 143001. Anand: 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanagar Road, Anand - 388001. Asansol: 4th Floor, Chatterjee Plaza, 69 (101) G T Road, Rambandhu Tala, Asansol - 713303. Aurangabad: C-8,2nd floor, Aurangabad, Business center, Adalat Road, Aurangabad - 431001. Bangalore: NG-1 & 1A, Ground Floor, Manipal Centre, 47, Dickenson Road, Bangalore - 560042. Bangalore: Unit No.104, Woodstock Business Centre, 2nd Floor, The Twin Oaks, SY No.1/5, (Above Marigold Restaurant), Nallurahalli, Whitefi eld, Bangalore-560066. Bardoli: 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601. Bareilly: 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareily -243001. Belgaum: 1st Floor, Shree Krishna Towers, RPD Cross No 14, Khanapur Road, Tilakwadi, Belgaum - 560009. Bharuch: Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001. Bhatinda: Jindal Complex, 2nd Floor, GT Road, Bathinda - 151001. Bhavnagar: 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar - 364004. Bhilai: 2nd Floor, Priyadarshani Panisar, above dominos pizza, Nehru Nagar, Near Railway Crossing, Bhilai - 490020. Bhilwara: 1st Floor, B Block, Shop No 21, S K Plaza, Pur road, Bhilwara - 311001. Bhopal: 133, Kay Kay Business Center, 1st floor, Above Citibank, Zone 1 - MP Nagar, Bhopal - 462011. Bhubaneswar: 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneshwar - 751001. Bhuj: 1st Floor, Office No 105, Krishna Chambers, "B", Station Road, Above SBI, Bhuj - 370001. Bikaner: 1st Floor, Shop No 26 & 27, Silver Square, Rani Bazar, Bikaner - 334001. Bilaspur: 1st Floor, Krishna, Sonchhatra Compound, Shiv Talkies – Tarbahar Road, Near RNT Square, Bilaspur - 495004. Bokaro: GB-20, City Center, Sector - 4, Bokaro - 827004. Calicut: 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673001. Chandigarh: 1st Floor, SCO No. 449-450, Sector 35-C, Chandigarh - 160034. Chennai: 2nd Floor, No.50, N.B Road (North Boag Road), T. Nagar, Chennai - 600017. Chennai: Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai - 600020. Chennai: No. 338/7, First Floor, New Sunshine Apartment, Second Avenue, Anna Nagar, Chennai - 600040. Cochin: 3rd Floor, Chicago Plaza, Rajaji Road, Ernakulam, Cochin - 682035. Coimbatore: Ahuja Towers, 2nd Floor, 42/15, T.V.Swamy Road (West), R.S. Puram, Coimbatore - 641002. Cuttack: 3rd Floor, City Mart, B.K.Road, Cuttack - 753001. Dadar: Ground Floor, Shop No 2, "Angelique", Next to Bank of Maharashtra, Gokhale Road North, Dadar (West), Mumbai 400028. Dehradun: 2nd Floor, NCR Corporate Plaza, New Cantt Road, Dehradun - 248001. Dhanbad: 4th Floor, Shree Laxmi Complex, Bank Mode, Dhanbad - 826001. Dindigul: 2/2, 1st Floor, Surya Tower, Above ICICI Bank, Salai Road, Dindigul - 624001. Durgapur: Plot No 848, City Centre, Near Rose Valley Hotel, 2nd Floor, Durgapur - 713216. Faridabad: Reliance General Insurance, SCO 2nd Floor, Near HDFC Bank, Sector -16, Faridabad - 121002. Firozabad: 1st Floor, Plot No 9/1, Raniwala Market, Agra Road, Above UCO Bank, Firozabad - 283203. Gandhinagar: Office No 302, Meghmalhar, Sector 11, Ch Road, Gandhinagar - 382017. Ghaziabad: Reliance Life Insurance, J-3, 2nd Floor, Krishna Plaza, Raj Nagar, Ghaziabad - 201001. Gorakhpur: 4th Floor, Cross Road Mall, Bank Road, Gorakhpur - 273001. Guntur: Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002. Gujarat: 102, First Floor, Shree Ambika Arcade, Above Karur Vysya Bank, Plot No. 300, Ward 12/B, Near HDFC Bank, Gandhidham - 370201. Gurgaon: Palm Court Building, 7th Floor, Sector 14, Gurgaon - 122001. Guwahati: 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781005. Gwalior: 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002. Haldwani: 2nd Floor, Block B, Durga City Centre, Haldwani - 263139. Himmatnagar: Office No 1, Ground Floor, Rajkamal Chambers, Near LIC, Highway Road, Polo Ground, Vistar, Himmatnagar - 383001. Hissar: SCO - 187, 1st Floor, Red Square Market, Hissar - 125001 Howrah: Jai Mata Di Tower, 4th Floor, 21, Dobson Road, Howrah - 711101. Hubli: No. 6, Upper Ground Floor, Aalishan, Travellers Bungalow Road, Deshpande Nagar, Hubli - 580029. Hyderabad: Second Floor, Gowra Klassic, 1-11-252/6&7/A&B, behind Shoppers Stop, Begumpet - 500016. Hyderabad: Shop No. 1, First Floor, Shristi Towers, Opp. Karachi Bakery, Beside NIFT College, Hi Tech City Road, Madhapur, Hyderabad-500081. Ichalkaranji: 2nd Floor, Suyog Chambers, Ward No 16, H No 1545, Ichalkaranji - Kolhapur Main Road, Near Central Bus Stand, Ichalkaranji - 416115. Indore: 303 & 304, D M Towers, 21/1 Race Course Road, Near Janjirwala Square, Indore - 452001. Jabalpur: 1st Floor, Raj Leela Tower, 1276 Wight Town, Allahabad Bank, Jabalpur - 482001. Jaipur: 1st Floor, Ambition Tower, Above SBBJ Kohinoor Branch, D-46, Agrasen Circle, Subhash Marg, C Scheme, Jaipur - 302001. Jalandhar: 2nd Floor, Shanti Tower, SCO no.37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. Jalgaon: Ground Floor, Shop No 3, Laxmi Plaza, Gujarathi Lane, Visanji Nagar, Jalgaon - 425001. Jammu: Banu Plaza, B-2, 206, South Block, Railway Head, Jammu - 180001. Jamnagar: Shop no. 2, 3, 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361140. Jamshedpur: Office No. 310, 3rd Floor, Yashkamal Complex, Bistupur, Jamshedpur - 831001. Janakpuri: Ground Floor, Shop No 31, B Block, Community Centre, Janakpuri - 110058. Jayanagar: 118/1, First Floor, Venkat Elegance, 6th C Main Road, 4th Block, Jayanagar, Bangalore - 560011. Jhansi: 1st Floor, DP Complex, Elite, Sipri Road, Jhansi - 284001. Jodhpur: Dhir Jhanka, 3rd Floor, Illrd B Road, Sardarpura, Jodhpur - 342003. Junagarh: Shop No 10, Raiji Nagar, Shopping Complex, Opposite Moti Palace, Junagarh - 362001. Kalyan: Shop No 4, Gr Floor, Santoshi Mata road, Mahavir Complex, Kalyan (W) - 421301. Kalyani: 1st Floor, B-8/25 (CA), Nadia, Kalyani -741235. Kangra: Ground Floor, Shop No 3018, War No 9, Above SBI, Kangra - 177103. Kanpur: Office No 5, Ground floor, KAN Chamber, 14/113 Civil Line, Kanpur - 208001. Kharagpur: Atwal Real Estate, MS Towers, O T Road, INDA, Kharagpur - 721305. Kolhapur: 1st Floor, Office No 101,102, Haripriya Plaza, Rajaram Road, Rajarampuri, Kolhapur - 416001. Karnataka: Reliance Mutual Fund, NO.164/3/4, (Beside Sri Kannikaparameswari Co-Operative Bankl, First Floor, 3rd Main Road, P.J. Extension, Davangere, Karnataka - 577002. Kolkata: Unit no. 10,11 & 12, 5th floor, FMC Fortuna, A.J. C. Bose, Kolkata - 700020. Kolkata: 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700001. Kolkata: BD 25, Salt Lake, Sector - 1, Kolkata - 700064. Kota: 1st Floor, Office No 1 & 2, Mehta Complex, Near Grain Mandi, 26, Jhalawar Road. Kota - 324007. Kottayam: Shop No. IV 278,1st Floor, Vetteel Estate, Kanjikuzhy, Kottayam - 686004. Lucknow: Ground Floor, Aslam Agha Complex, 5, Park Road, Thapper House, Hazaratganj, Lucknow - 226001. Ludhiana: 1st Floor, SCO 10-11, Feroze Gandhi Market, Ludhiana - 141001. Madurai: 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. Malleswaram: Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Banglore - 560003. Mangalore: UGI - 3 & 4, Upper Ground Floor, "Maximus Commercial Complex," Light House Hill Road, Mangalore - 575001. Margao: Shop No. 3, Mira Buildina, Paiifond, Near Jain Mandir, Margao, Goa - 403601, Meerut: Ground Floor, G-14, Rama Plaza, Bachha Park, WK Road, Meerut - 250001, Mehsana: Reliance Mutual Fund, Jaydey Complex, 1st Floor, Near SBBJ Bank, Opposite P B Pump, Mehsana - 384002. Moradabad: Reliance Mutual fund, 8/8/49A, Near Raj Mahal Hotel, Civil lines, Moradabad, UP, Pin - 244001. Mumbai: Office No 304, Kshitij Building, 3rd Floor, Veera Desai Road, Opposite Andheri Sports Complex, Andheri (W), Mumbai - 400053. Mumbai: Office No 101, 1st Floor, Bhoomi Saraswathi, Ganjawala Lane Chamunda Circle, Borivali (W), Mumbai: - 400092. Mumbai: Office No. 205/206, Pushp Plaza, Mavelpada Road, Above Snehanjali, Opp. Railway Station, Virar East - 401305. Mumbai: Office No. 203 & 204, 2nd Floor, Rupa Plaza, Jawahar Road, New BMC Office, Ghatkopar (E), Mumbai - 400077. Mumbai: Mittal Chambers, 228, Ground Floor, Nariman Point, Mumbai - 400021. Muzaffarnagar: 1st Floor, 139, Sarvat Gate North, Ansari Road, Muzaffarnagar - 251002. Mysore: Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. Nanded: Office No 10, 1st Floor, Sanman Prestige, Near Zilla Parishad, Nanded - 431601. Nagpur: Office No 101, 1st Floor, Ramdaspeth, behind SBI Bank, Thapar Inclave 2, Nagpur - 440010. Nashik: Office No 1, Bedmutha's Navkar Height, New Pandit Colony, Sharanpur Road, Nashik - 422005. Navsari: Shop No 301, 3rd Floor, Landmark Mall, Sayaji Library, Navsari - 396445. New Delhi: 801 - 806, 810 - 812, 8th Floor, Prakashdeep Building, 7, Tolstoy Marg, New Delhi – 110001. Noida: Unit no. 101, 1st Floor, Chokhani Square, Plot No. P4, Sector -18, Noida - 201301. Panaji: 1st Floor, Block "D", Office No F17, F18, F19 & F20, Alfran Plaza, Mahatma Gandhi Road, Panjim - 403001. Panipan: 1st Floor, Royal II, 1181, GTRoad, Opposite Railway Road, Panipat - 132103. Pathankot: 2nd Floor, Choudhary Collections, SCO 11, Near ICICI Bank, Patel Chowk, Pathankot - 145001. Patiala: S.C.O. 44, 1st Floor, New Leela Bhawan Market, Patiala - 147001. Patna: C - 5, 1st Floor, Twin Tower Hathwa, South Gandhi Maidan, Patna - 800001, Bihar. Pune: 5th Floor, Guru Krupa, 1179/4, F.P. No. 554/4, Smruti, Modern College Road, Dnyaneshwar Paduka Chowk, Off FC Road, Pune - 411005. Pune: Ground Floor, Shop No A19, Empire Estate Building, A Premier City, Pimpri Chincwad, Pune - 411019. Raipur: Ground Floor, Raj Villa, Near Ghadi Chowk, Civil Lines, Raipur – 492001. Rajahmundry: Door No: 6-8-7, First Floor, Upstairs of HDFC Bank, T-Nagar, Nidamarthi Vari Veedhi, Rajahmundry - 533101. Rajasthan: Shop No 6, Gali No 4, Nagpal Colony, opposite Bihani petrol pump, Sri Ganganagar, Rajasthan – 335001. Rajkot: 2nd Floor, Plus Point, Opp Haribhai Hall, Dr. Yagnik Road, Rajkot - 360001. Ranchi: Office No. 317, 3rd Floor, "Panchwati Plaza", Kutchery Road, Ranchi - 834001. Rohtak: 2nd Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. Rourkela: 1st Floor, Plot no-308/1428 Udit Nagar Chowk, Rourkela - 769012. Sagar: 1st Floor, 10 Civil Lines, Yadav Complex, Sagar - 470002. Saharanpur: 1st Floor, Mission market, court road, Saharanpur - 247001. Salem: 2nd Floor, Kandaswarna Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem -636016. Sangli: Ground Floor, Office No G 4, Siddhivinayak Forum Opp. Zilla Parishad, Miraj Road, Sangli - 416416. Satara: Ground Floor, Sai Plaza, Near Powai Naka, Satara - 415001. Shillong: First Floor, Crescens Bldg, M G Road, Shillong - 793001. Shimla: Fourth Floor, Bella Vella, The Mall, Shimla - 171001. Siliguri: Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri - 734001. Solapur: 1st Floor, Office No 6, City Pride, 162, CTS No 8397, Railway Lines, Solapur - 413002. Sreerampore: 2nd Floor, 35, N. S, Avenue, Srerampore, Hooghly - 712201. Surat: No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. Thane: Shop No 4, Ground Floor, Satyam Apartment, M G Road, Near Naupada Police Station, Thane - 400602. Thrissur: 4th floor, Pathayapura Building, Round South, Thrissur - 680001. Tinsukia: Albs Commercial Complex, 2nd Floor S R Lohia Road, above ICICI Bank, Tinsukia - 786125. Tirupati: 1st Floor, 20-1-200A, Maruthi Nagar, Korlagunta, Tirumala By Pass Road, Tirupati - 517501. Trichy: Ground Floor, Plot No. D-27, Door No. D-27, 7thCross (East), Thillainagar, Tiruchirappalli - 620018. Trivandrum: 1st flr, Uthradam, Panavila Junction, Trivandrum - 695001. Udaipur: 1st Floor, Ridhi Sidhi Complex, Madhuban, Udaipur - 313001. Ujjain: Office No 304, Shape Arcade, Kalidas Marg, 116, Freeganj, Ujjain - 456001. Vadodara: Office No 304, 3rd Floor, KP Infinity Complex, Opposite Inox, Race Course, Vadodara - 390007. Valsad: Office No 103, 1st Floor, Amar Chamber, Station Raod, Valsad - 396001. Vapi: 1st Floor, Royal Fortune, 102 b/b,102b/c, Daman Chala Road, Opp Upasna School, Vapi - 396191. Varanasi: unit no. 2, 1st floor, Arihant Complex, Sigra, Varanasi - 221010. Vasco: Shop No. S-1, Our Lady of Merces Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802. Vashi: Shop no. 20, Ground floor, Devrata Building, Plot no. 83, Sector 17, Vashi, Navi Mumbai – 400705. Vijayawada: 3rd floor, Surya tower, Above Icon showroom, M G Road, Labbipet, Vijayawada - 520010. Visakhapatnam: First Floor, Somu Naidu Enclave, Dwaraka Nagar, 3rd Lane, Vishakhapatnam - 530016. Warangal: 2nd Floor, ABK Mall, 15 & 16, Ram Nagar, Hanamkonda, Warangal - 506002.

# KARVY COMPUTERSHARE PRIVATE LIMITED

Agartala: Jagannath Bari Road, Bidur Karta Chowmuhani, Agartala - 799001. Agra: Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra - 282002 (U.P.). Ahmedabad: 201, Shail Building, Opp: Madhusudhan House Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380006. Ajmer: 1-2, II Floor Ajmer Tower, Kutchary Road Ajmer - 305001. Akola: Shop No-30, Ground Floor, Yamuna Tarrang Complex, N.H. No. 06, Murtizapur Road, Akola - 444004. Aligarh: 1St Floor, Kumar Plaza, Aligarh - 202001. Allahabad: RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. Alleppy: 2nd Floor, JP Towers Near West Of zilla Courl Bridge, Mullakkal, Alleppy - 688011. Alwar: 101, 1st Floor, Saurabh Towers, Opp. UTI, Road No # 2 Bhagat Singh Circle, Alwar - 301001. Amaravathi: Shop No. 13 & 27, First Floor Gulshan Plaza, Raj Peth, Badnera Road, Amaravathi - 444605. Ambala: 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. Amritsar: 72-A, Taylor's Road, Aga Heritage, Gandhi Ground, Amritsar - 143001. Anand: F-6, Chitrangana Complex Opp: Motikaka Chawl, V V Nagar, Anand - 388001. Ananthapur: 15-149, 1st Floor, S. R. Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur - 515001. Ankleshwar: L/2, Keval Shopping Center, Old National Highway, Ankleshwar - 393002. Asansol: 114 / 71, G. T. Road Near Sony Centre, Bhanga Pachil, Asansol - 713303. Aurangabad: Ramkunj, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. Azamgarh: 1st Floor Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh - 276001. Balasore: M S Das Street, Gopalgaon, Balasore - 756001. Bangalore: No : 51/25, 1st Floor, Surya Building Ratna Avenue, Richmond Road, Bangalore - 560025. Bankura: Ambika Market, Natunganj Bankura - 722101. Bareilly: 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243001. Berhampore (WB): Thakur Market Complex, 72, Naya Sarak Road, Gorabazar, PO. Berhampore (St.) Repusiva Chowk, Begusarai - 851117.

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Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Bharuch: 147-148, Aditya Complex Near Kasak Circle Bharuch - 392002. Bhatinda: #2047- A, 2nd Floor, Above Max New York Life Insurance, The Mall
Road, Bhatinda - 151001. Bhavnagar: Surabhi Mall 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364001. Bhilai: Shop No-1, First Floor Plot NO-1, Old Sada Office Block Commercial Complex, Near HDFC Atm,
Nehru Nagar- East. Bhilwara: 27-28, 1St Floor, Hira-Panna Complex Pur Road, Bhilwara - 311001. Bhopal: Kay Kay Busniss Centre 133, Zone I, M P Nagar, Bhopal - 462011. Bhubaneswar: Plot No - 104 / 105
(P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar - 751013. Bikaner: 2Nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner - 334003. Bilaspur: Shop No 201/202, V. R. Plaza, Link
Road, Bilaspur - 495001. Bokaro: B-1, 1St Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827004. Burdwan: 63 G T Road, Birhata, Halder Complex, 1St Floor, Burdwan - 713101.
Calicut: Sowbhagya Shoping Complex, Areyadathupalam Mavoor Road, Calicut - 673004. Chandigarh: Sco-371-372; First Floor; Above Hdfc Bank; Sector 35B Chandigarh - 160022. Chandrapur: Shop No.5,
Office No.2, 1St Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur - 442402. Chennai: Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan
Court, 108, Adhithanar Salai, Egmore. Chinsura: JC Ghosh Sarani, Near Bus Stand, Chinsura - 712101. Cochin: Building Nos. 39, Ali Arcade, 1st floor, Near Atlantis Junction, Kizhvana Road, Panampili Nagar,
Cochin - 682036. Coimbatore: 1057/1058, Jaya Enclave, Avanashi Road, Coimbatore - 641018. Cuttack: Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. Darbhanga: Jaya
Complex, 2nd Floor, above furniture planet, Donar chowk, Darbanga - 846003. Davangere: 15/9, Sobagu Complex, 1St Floor, 2Nd Main Road, P J Extension, Davangere - 577002. Dehradun: Kaulagarh Road,
Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248001. Deoria: 1St Floor, Shanti Niketan Opp. Zila Panchayat, Civil Lines, Deoria - 274001. Dewas: 27 Rmo House, Station Road, Dewas - 455001.
Dhanbad: 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001. Dharwad: G7 & 8, Sri Banashankari Avenue Ramnagar, Opp Nttfpb Road, Dharward - 580001. Dhule: Ashoka Estate, Shop
No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule - 424001. Dindigul: No. 9, Old No. 4/B, New Agraharam, Palani Road, Dindigul - 624001. Durgapur: MWAV-16 Bengal Ambuja, 2nd
Floor, City Centre, Durgapur - 713216. Eluru: D. NO: 23B - 5 - 93 / 1, Savithri Complex, Edaravari Street Near Dr. Prabhavathi Hospital, R. R. Pet, Eluru - 534002. Erode: No. 4, KMY Salai, Veerappan Traders Complex,
Opp: Erode Bus Stand, Sathy Road, Erode - 638003. Faridabad: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121001. Ferozpur: 2nd Floor, Malwal Road, Opp. H.M. School, Ferozpur City
-152002. Gandhidham: Office No. 203, Second Floor, Bhagwati Chamber, Plot No. 8 Sector - 1/A, Kutch Kala Road, Gandhidham - 370201. Gandhinagar: Plot No. 945/2, Sector - 7/C, Gandhinagar - 382007.
Gaya: 1St Floor, Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya - 823001. Ghaziabad: 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201001. Ghazipur: Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghazipur
- 233001. Gonda: Shree Markit, Sahabgunj, Near Nuramal Mandir, Station Road, Gonda - 271001. Gorakhpur: Above V.I.P. House Ajdacent, A.D. Girls Inter College, Bank Road, Gorakpur - 273001. Gulbarga:
CTS No. 2913, First Floor, Asian Tower Next To Hotel Aditya, Jagat Station Main Road, Gulbarga - 585105. Guntur: D No 6-10-27 10/1, Sri Nilayam, Arundelpet, Guntur - 522002. Gurgaon: Shop No. 18, Ground
Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. Guwahati: 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007. Gwalior: Shindi Ki Chawani, Nadi Gate
Pul, MLB Road, Gwalior - 474001. Haldwani: Above Kapilaz Sweet House, Opp LIC Building, Pilikothi Haldwani - 263139. Haridwar: 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur, More,
Haridwar - 249401. Hassan: St. Anthony's Complex Ground Floor, H N Pura Road, Hassan - 573201. Hissar: Sco 71, 1st Floor, Red Square Market, Hissar - 125001. Hoshiarpur: Ist Floor, The Mall Tower, Opp Kapila
Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146001. Hubli: 22 & 23, 3rd Floor Eurecka Junction, T B Road, Hubli - 580029. Hyderabad: Karvy Selenium, Tower B, Plot Nos. 31 & 32, Financial District,
Nanakramguda, Serillingampally Mandal, Hyderabad – 500032. Indore: G - 7, Royal Ratan Building, M. G Road, Opp. Kotak Mahindra Bank. Indore - 452010. Jabalpur: 43, Naya Bazar, opposite shyam talkies,
Jabalpur (M.P.) - 482001. Jaipur: S-16 A, 3Rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302001. Jalandhar: Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28,
GTRoad, Jalandhar - 144 004. Jalgaon: 148 Navi Peth, Opp. Vijaya Bank Near. Bharat Dudhalay, Jalgaon - 425001. Jalpaiguri: D.B.C. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist, Jalapiguri
- 735101. Jammu: 29 D/C, Near Service Selection Commission Office, Gandhi Nagar, Jammu - 180004. Jamnagar: 108, Madhav Plaza, Opp SBI Bank, Near Lal Bangalow, Jamnagar - 361001. Jamshedpur:
Kanchan Tower, 3Rd Floor, Chhaganlal Dayalji @ Sons 3-S B Shop Area, (Near Traffic Signal) Main Road, Bistupur, Jamshedpur - 831001. Jaunpur: 119, RN Complex, 2nd Floor, Near Jay Ceej Crossing,
Ummarpur, Jaunpur - 222002. Jhansi: 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284001. Jodhpur: 203, Modi Arcade, Chupasni Road, Jodhpur - 342001. Junagadh: 124/125,
Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat - 362001. Kannur: 2nd Floor, Prabhat Complex, Fort Road, Kannur - 670001. Kanpur: 15/46, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208001.
Karaikudi: Gopi Arcade, 100 Feet Road, Karaikudi - 630001. Karimnagar: H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar - 505001. Karnal: 18/369, Char Chaman Kunipura road,
Karnal -132001. Karur: No. 6, Old No.1304, Thiru-Vi-Ka Road, Near G. R. Kalyan Mahal, Karur - 639001. Kharagpur: Malancha Road, Beside Uti Bank, Kharagpur - 721304. Kolhapur: 605/1/4 E Ward, Near
Sultane Chambers, Shahupuri, 2nd Lane, Kolhapur - 416001. Kolkata: 166A, Rashbehari Avenue, 2nd Floor, Near Adi Dhakerhwari Bastralaya OPP- Fortis Hospital, Kolkata - 700029. Kollam: Ground floor,
Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada Kollam - 691008. Korba: 1St Floor, 35 Indira Complex, T P nagar, Korba (C.G.) - 495677. Kota: H.No. 29, First Floor, Near Lala Lajpat Rai Circle
Shopping Centre, Kota - 324007. Kottayam: 1St Floor, Csi Ascension Church Complex, Kottayam - 686001. Kurnool: Shop No. 43, 1St Floor, S V Complex, Railway Station Road, Kurnool - 518 004. Lucknow: Usha
Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001. Ludhiana: SCO - 136, First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana - 141001. Madurai: Rakesh Towers, 30-C, Bye Pass Road, Ist
Floor, Opp Nagappa Motors, Madurai - 625010. Malappuram: First Floor, Cholakkal Building, Near A U P School, Up Hill, Malappuram - 676505. Malda: Sahistuli Under Ward No-6, English Bazar Municipality,
No-1 Govt Colony, Malda - 732101. Mangalore: Ground Floor, Mahendra Arcade Kodial Bail, Mangalore - 575003. Mandi: House No.149/11, School Bazar, City, Mandi - 175001. Margoa: 2Nd Floor, Dalal
Commercial Complex, Opp: Hari Mandir, Pajifond, Margao - Goa - 403601. Mathura: AMBEY Crown, Ilnd Floor, In Front Of BSA College, Gaushala Road, Mathura - 281001. Meerut: 1St Floor, Medi Centre
Complex, Opp. Icici Bank, Hapur Road, Meerut - 250002. Mehsana: UI - 47, Appolo Enclave, Opp Simandhar Temple, Modhera Char Rasta Highway, Mehsana - 384002. Mirzapur: Girja Sadan, Dankin Gunj,
Mirzapur - 231001. Moga: Near Dharamshala Brat Ghar, Civil Line, Dutt Road, Moga - 142001. Moradabad: Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244001. Morena:
Moti Palace, Near Ramjanki Mandir, Jiwaji Ganj, Morena - 476001. Mumbai: Office number: 01/04 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai -
400001. Muzaffarpur: 1St Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001. Mysore: L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570001. Nadiad: 105 Gf City Point,
Near Paras Cinema, Nadiad - 387001. Nagarkoil: 3A, South Car street, Parfan Complex, Nr The Laxmi Villas Bank, Nagarcoil - 629001. Nagpur: Plot No.2/1, House No. 102/1, Mangaldeep Apartment,
Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth, Nagpur - 440010. Namakkal: 105/2, Arun Towers, Paramathi Street, Namakkal - 637001. Nanded: Shop No. 4, First Floor, Opp. Bank Of India
Santkrupa Market, Gurudwara Road, Nanded - 431602. Nasik: S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. Navsari: 1St Floor, Chinmay Arcade Opp. Sattapir, Tower Road, Navsari -
396445. Nellore: 207, II Floor, Kaizen Heights, 16/2/230, Sunday Market Pogathota, Nellore - 524001. New Delhi: 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi - 110001.
Nizamabad: H No. 4-9-55, 1St Floor, Uppala Rameshwara Complex, Jawahar Road, Nizambad - 503001. Noida: 307, Jaipuria Plaza, D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida - 201301.
Palghat: 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat - 678001. Panipat: 1St Floor, Krishna Tower, Near Hdfc Bank, Opp. Railway Road, G T Road, Panipat - 132103. Panipat:
City Business Centre, Coelho Pereira Building, Room Nos. 18,19 & 20, Dada Vaidya Road, Panjim - 403001. Pathankot: I Floor, 9A, Improvement Trust Building, Near HDFC Bank, Patel Chowk, Pathankot - 145001.
Patiala: Sco 27 D, Chhoti Baradari, Patiala - 147001. Patna: 3A, 3Rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna - 800001. Pollachi: S S Complex, New Scheme Road, Pollachi - 642002. Pondicherry:
First Floor No.7, Thiayagaraja Street, Pondicherry - 605001. Proddatur: Beside SBI ATM, Near Syndicate bank, Araveti Complex, Mydukur Road, Kadapa Dist, Proddatur - 516360. Pudukottai: Sundaram
Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai - 622001. Pune: Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka
Chowk, F.C. Road, Pune - 411004. Raipur: Room No. TF 31, 3 RD FLOOR, Millennium Plaza, Behind Indian Coffee House, G.E. Road, Raipur - 492001. Rajahmundry: Dr.No; 6-1-4, first floor, Rangachary street, Tnagar,
Rajahmundry - 533101. Rajapalayam: Professional Couriers Building, 40/C (1), Hospital Road, Rajapalayam - 626117. Rajkot: 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot -
360001. Ranchi: Room No. 307, 3Rd Floor, Commerce Towers, Beside Mahabir Towers Main Road, Ranchi - 834001. Ratlam: 1 Nagpal Bhavan, Freeganj Road, Tobatti, Ratlam - 457001. Renukoot: Shop No. 18,
Near Complex Birla Market, Renukoot - 231217. Rewa: Ist Floor, Angoori Building, Besides Allahabad Bank Trans University Road, Civil Lines, Rewa - 485001. Rohtak: 1St Floor, Ashoka Plaza, Delhi Road, Rohtak
- 124001. Roorkee: Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247667. Rourkela: 1St Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769012. Sagar:
Above Poshak garments, 5 Civil Lines, Opposite Income Tax Office, Sagar - 470002. Saharanpur: 18 Mission Market, Court Road, Saharanpur - 247001. Salem: Door No: 40, Brindavan Road, Near Perumal Koil,
Fairlands, Salem - 636016. Sambalpur: Quality Massion, 1St Floor Above Bata Shop / Preeti Auto Combine, Nayapara, Sambalpur - 768001. Satna: 1St Floor, Gopal Complex, Near Busstand Rewa Road, Satna (M.P.)
- 485001. Shaktinagar: 1st/A-375, V V Colony Dist. Sonebhadra, Shaktinagar - 231222. Shillong: Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 793001. Shimla: Triveni Building, By Pas Chowk, Khallini,
Shimla - 171002. Shimoga: Uday Ravi Complex, LLR Road, Durgi Gudi, Shimoga - 577201. Shivpuri: 1ST Floor, M.P.R.P. Building, Near Bank of India, Shivpuri - 473 551. Sikar: 1St Floor, Super Towers, Behind Ram
Mandir, Station Road, Sikar - 332001. Silchar: 1St Floor, Chowchakra Complex, N N Dutta Road, Premtala, Silchar - 788001. Siliguri: Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. Sitapur:
12/12-A, Surya Complex, Arya Nagar, Opp. Mal Godam, Sitapur - 261001. Sivakasi: 363, Thiruthangal Road, Opp: Tneb, Sivakasi - 626123. Solan: Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan
- 173212. Solapur: Siddeshwar Secrurities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur - 413004. Sonepat: 205, R Model Town, Above Central Bank Of India, Sonepat - 131001. Sri Ganganagar:
35-E-Block, Opp. Sheetla Mata Vatika, Sri Ganga Nagar - 335001. Srikakulam: 4-1-28/1. Venkateshwara Colony, Day & Night Junction, Srikakulam - 532001. Sultanpur: Rama Shankar Complex Civil Lines, Faizabad
Road, Sultanpur - 228001. Surat: G-6 Empire State Building, Near Parag House, Udhna Darwaja Ring Road, Surat - 395002. Thanjavur: Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur - 613001.
Thodupuzha: First Floor, Pulimoottiil Pioneer Pala Road, Thodupuzha - 685584. Tirunelveli: Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627001. Tirupathi: Plot No.16 (south part), First
Floor, R C Road, Tirupati - 517502. Tirupur: First Floor, 224 A, S Selvakumar Departmental Stores, Ist Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641604. Tiruvalla: 2nd Floor, Erinjery Complex,
Near Kotak Securites, Ramanchira, Tiruvalla - 689107. Trichur: 2'Nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680001. Trichy: Sri krishna Arcade, 1St Floor, 60
Thennur High Road, Trichy - 620017. Trivandrum: 2Nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum - 695010. Tuticorin: 4 B, A34, A37, Mangalmal, Mani Nagar, Opp: Rajaji Park,
Palayamkottai Road, Tuticorin - 628003. Udaipur: 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur - 313001. Ujjain: 101, Aastha Tower, 13/1, Dhanwantri Marg, Free Gunj, Ujjain -
456010. Valsad: Shop No 2, Phiroza Corner Opp Next Showroom, Tithal Road, Valsad - 396001. Vapi: Shop No 5, Phikhaji Residency Opp Dcb Bank, Vapi Silvassa Road, Vapi - 396195. Varanasi: D-64/132, KA 1st
Floor, Anant Complex, Sigra, Varanasi - 221010. Vellore: No.1, M.N.R. Arcade, Officer'S Line, Krishna Nagar, Vellore - 632001. Vijayanagaram: "Soubhagya", 19-6-13/1, Il nd Floor, Near Sbi Fort Branch, Vijayanagaram
- 535002. Vijayawada: 39-10-7 Opp Municipal Water Tank, Labbipet, Vijayawada - 520010. Visakhapatnam: 47-14-5/1 Eswar Paradise Dwaraka Nagar, Main Road, Visakhapatnam - 530016. Warangal: 5-6-95,1
st floor, opp: B.Ed collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001. Yamunanagar: Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar -135001.
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