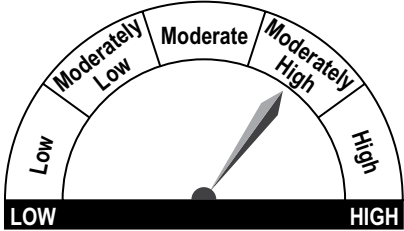


# KEY INFORMATION MEMORANDUM & FORMS

## DHFL Pramerica Tax Plan<sup>#</sup>

(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

This product is suitable for investors who are seeking\*

<ul style="list-style-type: none"> <li>• Capital growth over the long term</li> <li>• Investment in equity and equity related securities.</li> <li>• Degree of risk – <b>MODERATELY HIGH</b></li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>
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\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

### Offer of Units at NAV based prices during Ongoing Offer

<p><b>Name of the Mutual Fund</b></p> <p><b>DHFL Pramerica Mutual Fund</b> 2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030. Tel. +91-22-61593000 • Fax +91-22-61593100. Website : www.dhflpramericamf.com</p>	<p><b>Investment manager</b></p> <p><b>DHFL Pramerica Asset Managers Private Limited</b> 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030.</p>
<p><b>Sponsors</b></p> <p><b>Prudential Financial, Inc. (U. S. A.)*</b> 751, Broad Street Newark, New Jersey 07102 (*Prudential Financial, Inc. of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.)</p> <p><b>Dewan Housing Finance Corporation Limited.</b> 2nd Floor, Warden House, Sir P. M. Road, Fort, Mumbai- 400001</p>	<p><b>Custodian</b></p> <p><b>Standard Chartered Bank</b> Crescenzo, 3A Floor, C-38/39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051.</p>
<p><b>Trustee</b></p> <p><b>DHFL Pramerica Trustees Private Limited</b> 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030.</p>	<p><b>Registrar</b></p> <p><b>Karvy Computershare Private Limited</b> Unit - DHFL Pramerica Mutual Fund, Karvy Selenium Tower B, Plot No 31 &amp; 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 008.</p>

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 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.dhflpramericamf.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 certificated the accuracy or adequacy of this KIM.**

<sup>#</sup> In order to comply with the requirements of ELSS guidelines, further subscription / switch in into DHFL Pramerica Tax Plan is restricted w.e.f. March 08, 2016.

This KIM is dated May 01, 2018.

## KEY SCHEME FEATURES

<b>Scheme Name</b>	<b>DHFL PRAMERICA TAX PLAN</b> <b>In order to comply with the requirements of ELSS guidelines, further subscription / switch in into DHFL Pramerica Tax Plan is restricted w.e.f. March 08, 2016.</b>																																				
<b>Investment Objective</b>	<p>To generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments.</p> <p>However, there can be no assurance that the investment objectives of the Scheme launched will be realized. The Scheme does not guarantee/ indicate any returns.</p>																																				
<b>Asset Allocation Pattern of the scheme</b>	<table border="1" data-bbox="379 353 1497 517"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equities &amp; Equity related securities</td> <td>80%</td> <td>100%</td> <td>High</td> </tr> <tr> <td>Debt* Instruments including Government securities and cash &amp; Money at call, Market Instruments and securitised debt instruments</td> <td>0%</td> <td>20%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>* Investment in Securitised Debt would be up to a maximum of 10% of the net assets of the Scheme.</p> <p>The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines and the exposure to derivatives shall be restricted to 50% of the net assets of the Scheme.</p> <p>The Scheme will not invest in foreign securitized debt. The Scheme may participate in securities lending as permitted under Regulations. The Equity Linked Savings Scheme(s), 2005 and Equity Linked Savings (Amendment) Scheme(s), 2005, as amended till date, issued by the Ministry of Finance (Department of Revenue), or such other scheme(s) as the Central Government may by notification in the Official Gazette specify, shall be adhered for the management of this Fund.</p> <p>If the investment in equities and equity related instruments falls below 80% of the portfolio of the Scheme at any point in time, the Fund shall endeavour to review and rebalance the composition within reasonable period.</p> <p>DPTP will invest primarily in equity and equity related instruments, however, the Scheme may invest a part of its net assets in debt and money market instruments in order to manage its liquidity requirements. The funds collected under the Scheme shall be invested in equities (listed/unlisted), cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of 12 months. In line with the notification issued for ELSS, the Scheme shall invest the fund collected, in the manner stated above, within a period of 6 months from the date of closure of the Scheme.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Equities & Equity related securities	80%	100%	High	Debt* Instruments including Government securities and cash & Money at call, Market Instruments and securitised debt instruments	0%	20%	Low to Medium																						
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<b>Risk Profile of the scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors</p>																																				
<b>Investment Strategy</b>	<p>As mentioned in the "Asset Allocation", the fund management team will endeavour to meet the investment objective of the Scheme. The funds collected under the Scheme shall be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may be made in partly convertible debentures and bonds including those issued on a rights basis subject to the condition that, as far as possible, the non convertible portion of the debenture so acquired or subscribed shall be disinvested within a period of 12 months.</p> <p>It shall be ensured that funds of the Scheme shall remain invested to the extent of at least 80% in securities specified above. In exceptional circumstances, this requirement may be dispensed with by the AMC, in order that the interest of the Unit holders is protected.</p> <p>Pending investment of funds of the Scheme in the required manner, the AMC may invest the funds of the Scheme in short term money market instruments or other liquid instruments or both. After 3 years from the date of allotment of the Units, the Mutual Fund may hold upto 20% of net assets of the Scheme in short-term money market instruments.</p> <p>The investment approach will be based on a set of well established but flexible principles that emphasise the concept of sustainable economic earnings and cash return on investment as the means of valuation of companies.</p> <p>This innovation on issuance, trading, settlement and risk management side will considerably enhance the depth and the width of the Indian debt markets and bring it at par with developed markets.</p>																																				
<b>Plans &amp; Options</b>	<p>The Scheme has two plans viz. Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>The following shall be the treatment of applications under "Direct" / "Regular" Plans:</p> <table border="1" data-bbox="379 1608 1497 1937"> <thead> <tr> <th>Scenario</th> <th>Distributor Code (ARN Code) mentioned by the Investor</th> <th>Plan mentioned by the Investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>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.</p>	Scenario	Distributor Code (ARN 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	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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	<p>Each Plan has two Options, viz., Growth Option and Dividend Payout Option.  <b>Default Option:</b> Growth  <b>Default Sub-Option under Dividend Option:</b> NA</p>																										
<b>Minimum Amount for Purchase / Additional Purchase / Redemption</b>	<p><b>Initial Purchase</b> – Minimum of Rs. 500/- and in multiples of Rs. 500/- thereafter.  <b>Additional Purchase</b> – Minimum of Rs. 500/- and in multiples of Rs. 500/- thereafter.  <b>Repurchase / Redemption Amount</b> – Minimum of Rs. 100/- and in multiples of Re.1/- thereafter or 0.1 unit or account balance whichever is lower.  Redemption / Swith-out shall be subject to compulsory lock-in period of 3 years.</p>																										
<b>Benchmark</b>	S&P BSE 200 Index																										
<b>Name of the Fund Manager(s) &amp; Tenure in managing the scheme</b>	Mr. Avinash Agarwal Agarwal is managing the scheme for more than 9 months.																										
<b>Name of the Trustee Company</b>	DHFL Pramerica Trustees Private Limited																										
<b>Performance of the Scheme as on 28th March, 2018</b>	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns<sup>^^</sup></th> <th>Regular Plan Returns<sup>^</sup> (%)</th> <th>Direct Plan Returns<sup>^</sup> (%)</th> <th>Benchmark Returns<sup>#</sup> (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>12.79</td> <td>14.38</td> <td>13.51</td> </tr> <tr> <td>Last 3 Years</td> <td>9.96</td> <td>11.62</td> <td>9.29</td> </tr> <tr> <td>Last 5 Years</td> <td>17.72</td> <td>19.01</td> <td>15.78</td> </tr> <tr> <td rowspan="2">Since Inception</td> <td>9.37</td> <td>—</td> <td>11.70</td> </tr> <tr> <td>—</td> <td>17.09</td> <td>13.59</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.  <sup>^</sup> Returns are calculated on Growth Option NAV.  <sup>^^</sup> Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.  Returns for the above mentioned benchmarks have been calculated using TRI values.  <sup>#</sup> S&amp;P BSE 200 Index  Inception Date: Regular Plan: March 20, 2006, Direct Plan: January 1, 2013</p>	Compounded Annualised Returns <sup>^^</sup>	Regular Plan Returns <sup>^</sup> (%)	Direct Plan Returns <sup>^</sup> (%)	Benchmark Returns <sup>#</sup> (%)	Last 1 Year	12.79	14.38	13.51	Last 3 Years	9.96	11.62	9.29	Last 5 Years	17.72	19.01	15.78	Since Inception	9.37	—	11.70	—	17.09	13.59	<p><b>Absolute Returns for each financial year</b></p> <p>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</p>		
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<b>Expenses of the Scheme Load Structure</b>	<p><b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</p> <p><b>Exit Load:</b> Nil</p> <p>The entire exit load (net of Goods and Services Tax), charged, if any, shall be credited to the Scheme.</p> <p>No exit load will be charged for switches and STP from this Scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund)</p>																																														
<b>Actual Expenses for the previous financial year</b>	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan: 3.05% Direct Plan: 1.29%</b></p>																																														

<b>Dividend Policy</b>	Under the dividend option, the Trustee will endeavor to declare dividend subject to availability of distributable surplus calculated in accordance with the Regulations. It must be clearly understood that there is neither any assurance to the Unit holders that the Dividend will be paid regularly, nor any assurance as to the rate of Dividend. On payment of dividend, the NAV of the units under Dividend option will fall to the extent of the dividend payout and Dividend Distribution Tax u/s. 115R of the Income Tax Act, 1961 and applicable statutory levies, if any.		
<b>Waiver of Load for Direct Applications</b>	In terms of SEBI circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 there is no Entry Load for all mutual fund schemes.		
<b>Tax treatment for the Unitholders</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.		
<b>Daily NAV Publication</b>	Net Asset Value (NAV) of the Scheme(s) will be calculated and disclosed at the close of every Business Day to the Press, News Agencies and Association of Mutual Funds in India (AMFI). On every business day the AMC shall publish the NAVs on its Website and of the AMFI ( <a href="http://www.amfindia.com">www.amfindia.com</a> ) before 9 p.m. and at least in two daily newspapers.		
<b>For Investor Grievances please contact</b>	<table border="0"> <tr> <td> <p><b>Name and Address of Registrar</b>  <b>Karvy Computershare Private Limited</b>  Karvy Selenium Tower B, Plot No 31 &amp; 32, Gachibowli Financial District, Nana Kramagoda, Serilingampally, Hyderabad - 500 008.</p> </td> <td> <p><b>Name, address, telephone number, fax number, e-mail i.d. of DHFL Pramerica Mutual Fund</b>  Mr. Murali Ramasubramanian,  Investor Relations Officer  DHFL Pramerica Asset Managers Pvt. Ltd.  2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030.  Tel: 91 22 6159 3000 Fax: 91 22 6159 3000  Email Id: <a href="mailto:customer-care@dhflpramericamf.in">customer-care@dhflpramericamf.in</a></p> </td> </tr> </table>	<p><b>Name and Address of Registrar</b>  <b>Karvy Computershare Private Limited</b>  Karvy Selenium Tower B, Plot No 31 &amp; 32, Gachibowli Financial District, Nana Kramagoda, Serilingampally, Hyderabad - 500 008.</p>	<p><b>Name, address, telephone number, fax number, e-mail i.d. of DHFL Pramerica Mutual Fund</b>  Mr. Murali Ramasubramanian,  Investor Relations Officer  DHFL Pramerica Asset Managers Pvt. Ltd.  2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030.  Tel: 91 22 6159 3000 Fax: 91 22 6159 3000  Email Id: <a href="mailto:customer-care@dhflpramericamf.in">customer-care@dhflpramericamf.in</a></p>
<p><b>Name and Address of Registrar</b>  <b>Karvy Computershare Private Limited</b>  Karvy Selenium Tower B, Plot No 31 &amp; 32, Gachibowli Financial District, Nana Kramagoda, Serilingampally, Hyderabad - 500 008.</p>	<p><b>Name, address, telephone number, fax number, e-mail i.d. of DHFL Pramerica Mutual Fund</b>  Mr. Murali Ramasubramanian,  Investor Relations Officer  DHFL Pramerica Asset Managers Pvt. Ltd.  2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030.  Tel: 91 22 6159 3000 Fax: 91 22 6159 3000  Email Id: <a href="mailto:customer-care@dhflpramericamf.in">customer-care@dhflpramericamf.in</a></p>		

<b>Unitholders' Information</b>	<p><b>Accounts Statements:</b></p> <ul style="list-style-type: none"> <li>• The unit holders whose valid application for subscription has been accepted by the Fund, a communication specifying the number of units allotted, in the form of an email and/or SMS at the registered email address and/or mobile number, shall be sent within five business days from the date of closure of the initial subscription list.</li> <li>• Thereafter, a Common Account Statement ('CAS') shall be issued which shall enable a single consolidated view of all the investments of an investor in mutual funds and securities held in demat form with the Depositories. CAS shall contain details relating to all the transactions carried out by the investors across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.</li> <li>• The following shall be applicable with respect to CAS, for unit holders having a Demat Account:- <ul style="list-style-type: none"> <li>— Investors having mutual funds investments and holding securities in Demat account shall receive a CAS from the Depository;</li> <li>— CAS shall be issued on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.</li> <li>— If there is any transaction in any of the Demat accounts or in any of the mutual fund folios of the investor, depositories shall send the CAS within ten days from the month end. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.</li> <li>— Investors will have an option not to receive CAS through the Depository. Investors who do not wish to receive CAS through the Depository can indicate their negative consent to the Depository and such Investors will receive CAS from AMC / the Fund.</li> </ul> </li> <li>• Unit holders who do not have Demat account shall be issued the CAS for each calendar month on or before 10th of the immediately succeeding month in whose folio(s) transaction(s) has/have taken place during the month by physical form or email (wherever the investors have provided the email address). For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN;</li> <li>• As the CAS will be issued on the basis of PAN, the Unit holders who have not provided their PAN will not receive CAS.</li> <li>• Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months ended September 30 or March 31, shall be sent in physical form/email on or before tenth day of succeeding month to all such unit holders in whose folios transactions have not taken place during that period. The half-yearly CAS will be sent by email to the Unitholders whose email is available, unless a specific request is made to receive in physical.</li> <li>• In case of a specific request received from the Unitholders, the AMC will provide the account statement to the Unitholder within 5 Business Days from the receipt of such request.</li> </ul> <p>Pursuant to SEBI Circular no. SEBI/HO/IMD/DF2/ CIR/ P/2016/42 dated March 18, 2016 and SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 –</p> <ol style="list-style-type: none"> <li>a. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.</li> <li>b. Further, CAS issued for the half-year (ended September/ March) shall also provide: <ol style="list-style-type: none"> <li>i. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to the distributor in absolute terms during the half-year period against the concerned investor's total investments in each MF scheme. The commission paid to Distributors is the gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc. The term '_commission' refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors.</li> <li>ii. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.</li> </ol> </li> </ol> <p><b>Annual Financial Results:</b> The Scheme wise annual report or an abridged summary thereof shall be mailed to all Unit holders not later than 4 months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year).</p> <p><b>Half -yearly Portfolio:</b> The AMC shall disclose details of the portfolio of the Scheme on a monthly basis on its website on or before the tenth day of the succeeding month in the prescribed format. Further, as prescribed under the SEBI (Mutual Funds) Regulations, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 &amp; September 30) or mailed to the Unit holders.</p>									
<b>Recurring expenses</b>	<table border="1"> <tr> <td>On the first Rs. 100 crore of the daily net assets</td> <td>2.50%</td> </tr> <tr> <td>On the next Rs. 300 crore of the daily net assets</td> <td>2.25%</td> </tr> <tr> <td>On the next Rs. 300 crore of the daily net assets</td> <td>2.00%</td> </tr> <tr> <td>On the balance</td> <td>1.75%</td> </tr> </table> <p>The Direct Plan under the Scheme shall have a lower expense ratio as compared to the Regular Plan, excluding the distribution expenses, commission, etc. related to distributors. The Direct Plan shall also have separate NAV.</p> <p><b>Additional Recurring expenses :</b></p> <p>In addition to the annual recurring expenses stated above, the following costs or expenses may be charged to the Scheme:-</p> <ol style="list-style-type: none"> <li>i. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.</li> <li>ii. Expenses not exceeding 0.30 per cent of daily net assets, if the net inflows from beyond top 30 cities (as per SEBI Regulation / Circulars / AMFI data) are at least (i) 30 per cent of gross new inflows in the scheme or (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher.</li> <li>iii. Additional expenses not exceeding 0.20 per cent of daily net assets of the scheme, towards the investment and advisory fees or various other permissible expenses; It may be noted that these expenses will not be charged in case the scheme does not charge an exit load.</li> <li>iv. Goods &amp; Services Tax on investment and advisory fees.</li> </ol> <p>Please refer to Scheme Information Document (SID) of the Scheme for more details.</p>	On the first Rs. 100 crore of the daily net assets	2.50%	On the next Rs. 300 crore of the daily net assets	2.25%	On the next Rs. 300 crore of the daily net assets	2.00%	On the balance	1.75%	
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<b>Transaction Charges</b>	<p>In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011 read with circular no. CIR/ IMD/ DF/ 21/ 2012 dated September 13, 2012, the AMC/ Fund shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. Such deduction shall be as under (provided the distributor has opted in to receive the transaction charges):-</p> <ul style="list-style-type: none"> <li>For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000/- and above; and</li> <li>For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000/- and above.</li> </ul> <p>The transaction charge shall be deducted from the subscription amount and paid to the distributor and the balance amount (net of transaction charges) shall be invested. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund. Distributors may choose to either option to opt-in or opt out of charging the transaction charge.</p> <p>In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments.</p> <p>However, the Transaction charges shall not be deducted if:</p> <ol style="list-style-type: none"> <li>The amount per purchases /subscriptions is less than Rs. 10,000/-;</li> <li>The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/STP, etc.</li> <li>Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).</li> <li>The Distributor has opted out for levy of transaction charges.</li> </ol> <p>Upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.</p>																				
<b>Applicable NAV (after the scheme opens for repurchase and sale)</b>	<p><b>(In order to comply with the requirements of ELSS guidelines, further subscription / switch in into DHFL Pramerica Tax Plan is restricted w.e.f. March 08, 2016.)</b></p> <p><b>a. Subscription / Redemption / Switch – in / Switch-out with the Fund for below Rs. 2 lakhs :</b></p> <table border="1" data-bbox="379 763 1493 904"> <thead> <tr> <th>Time of receipt of application along with a local cheque or a demand draft payable at par at the place of submission of the application</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>Applications received upto cut-off time of 3.00 p.m. on a Business Day</td> <td>The closing NAV of the same Business Day</td> </tr> <tr> <td>Applications received after cut-off time of 3.00 p.m. on a Business Day</td> <td>The closing NAV of the next Business Day</td> </tr> </tbody> </table> <p><b>b. Purchases including Switch-ins for Rs. 2 lakhs and above:</b></p> <table border="1" data-bbox="379 947 1493 1328"> <thead> <tr> <th>Time of Receipt of Application / Time of Credit of funds in the Scheme</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>Applications received upto cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are available for utilisation on the same day before the cut-off time of 3.00 p.m.</td> <td>The closing NAV of the day of receipt of application</td> </tr> <tr> <td>Applications received after cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme after the cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are available for utilisation after the cut-off time of 3.00 p.m.</td> <td>The closing NAV of the next Business Day</td> </tr> <tr> <td>Irrespective of the time of receipt of the application, where the funds for the entire amount of subscription/ purchase/switch-in are not credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are not available for utilisation before the cut-off time of 3.00 p.m.</td> <td>The closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time i.e. 3.00 p.m.</td> </tr> </tbody> </table> <p>Note:</p> <ul style="list-style-type: none"> <li>For purchase transactions, the time of credit into the Scheme's account will only be considered, irrespective of the time of debit to the investor's bank account.</li> <li>Where the application is received on a non-Business Day, it will be treated as if received on next the Business Day.</li> <li>In case the Mutual Fund receives multiple applications for less than Rs. 2 lakhs from the same investor for same type of transaction (i.e. subscription or switchin) before the cut-off time, the aggregate value of which is equal to or greater than Rs. 2 lakhs, such multiple applications may be (at the discretion of the AMC) be treated as a single transaction and liable to be processed accordingly at NAV applicable for transaction amounting of Rs. 2 lakhs and above.</li> </ul> <p><b>c. Re-purchase / Redemption including switch –outs:</b></p> <table border="1" data-bbox="379 1615 1493 1727"> <thead> <tr> <th>Time of receipt of redemption application</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>Applications received upto cut-off time of 3.00 p.m. on a Business Day</td> <td>The closing NAV of the same Business Day</td> </tr> <tr> <td>Applications received after cut-off time of 3.00 p.m. on a Business Day</td> <td>The closing NAV of the next Business Day</td> </tr> </tbody> </table> <p>All physical applications will be time stamped in accordance with the SEBI guidelines.</p> <p><b>d. Switch Transactions</b></p> <p>Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the 'Switch out' scheme and the 'Switch in' scheme. Application for 'Switch in' shall be treated as purchase application and the Applicable NAV based on the cut off time for purchase shall be applied. Application for Switch out shall be treated as redemption application and the Applicable NAV based on the cut off time for redemption shall be applied.</p>	Time of receipt of application along with a local cheque or a demand draft payable at par at the place of submission of the application	Applicable NAV	Applications received upto cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the same Business Day	Applications received after cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the next Business Day	Time of Receipt of Application / Time of Credit of funds in the Scheme	Applicable NAV	Applications received upto cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are available for utilisation on the same day before the cut-off time of 3.00 p.m.	The closing NAV of the day of receipt of application	Applications received after cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme after the cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are available for utilisation after the cut-off time of 3.00 p.m.	The closing NAV of the next Business Day	Irrespective of the time of receipt of the application, where the funds for the entire amount of subscription/ purchase/switch-in are not credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are not available for utilisation before the cut-off time of 3.00 p.m.	The closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time i.e. 3.00 p.m.	Time of receipt of redemption application	Applicable NAV	Applications received upto cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the same Business Day	Applications received after cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the next Business Day
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<b>Despatch of Redemption Proceeds</b>	<p>The redemption proceeds shall be dispatched to the unit holders within 10 business days from the date of receipt of redemption application, complete / in good order in all respects.</p>																				
<b>Seeding of Aadhaar number</b>	<p>In terms of the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017, it is mandatory for investors to submit Aadhaar number issued by the Unique Identification Authority of India (UIDAI) in respect of their investments. Accordingly, the investors who are individuals or in the case of investors who are non-individuals, managers, officers or employees or persons holding an attorney to transact on the investor's behalf, as the case may be, shall be required to submit the Aadhaar number to the Fund/its Registrar and Transfer Agent/AMC and in case they do not have an Aadhaar number, the proof of enrolment for Aadhaar shall be submitted.</p>																				

**COMPARISON WITH THE EXISTING SCHEMES, NUMBER OF FOLIOS AND ASSETS UNDER MANAGEMENT (AUM)**

Name & Type of the Scheme	Investment Objective	Asset Allocation	AUM (Rs. in Crs.)	No. of folios														
			as on 28.03.2018															
DHFL Pramerica Long Term Equity Fund (DPLTEF) (An Open Ended Equity Linked Savings Scheme with a statutory lock-in of 3 years and tax benefit)	The primary objective of the Scheme is to generate long-term capital appreciation by predominantly investing in equity & equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time.  However, there is no assurance that the investment objective shall be realized.	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity &amp; Equity Related Instruments</td> <td>80%</td> <td>100%</td> <td>High</td> </tr> <tr> <td>Cash, Money Market Instruments &amp; Liquid schemes of DHFL Pramerica Mutual Fund</td> <td>0%</td> <td>20%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Equity & Equity Related Instruments	80%	100%	High	Cash, Money Market Instruments & Liquid schemes of DHFL Pramerica Mutual Fund	0%	20%	Low to Medium	226.77	13969
		Instruments		Indicative allocations (% of total assets)			Risk Profile											
Minimum	Maximum																	
Equity & Equity Related Instruments	80%	100%	High															
Cash, Money Market Instruments & Liquid schemes of DHFL Pramerica Mutual Fund	0%	20%	Low to Medium															
The Scheme does not intend to invest in overseas/foreign securities, securitized debt instruments, repos/ reverse repos in corporate bonds, and derivatives. Further, the Scheme does not intend to engage in short selling and securities lending. The scheme will not participate in Credit Default Swap and will not invest in debentures whose coupon rates are linked to equity market.  Equity related instruments include cumulative convertible preference shares and fully convertible debentures and bonds of companies. It may also include partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the nonconvertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of twelve months.  In accordance with the Equity Linked Savings Scheme (ELSS) guidelines, investments in equity and equity related instruments shall be to the extent of at least 80% of net assets of the scheme in equity and equity related instruments as specified above. The Scheme will strive to invest its funds in the manner stated above within a period of six months from the date of closure of the NFO. However, in exceptional circumstances, this requirement may be dispensed with by the Scheme in order that the interest of the investors is protected.																		
Name & Type of the Scheme	Investment Objective	Asset Allocation	AUM (Rs. in Crs.)	No. of folios														
			as on 28.03.2018															
DHFL Pramerica Tax Plan (DPTP) (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)	The objective of DPTP is to generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments.  However, there can be no assurance that the investment objectives of the Scheme launched will be realized. The Scheme does not guarantee/indicate any returns.	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equities &amp; Equity related securities</td> <td>80%</td> <td>100%</td> <td>High</td> </tr> <tr> <td>Debt* Instruments including Government securities and cash &amp; Money at call, Market Instruments and securitised debt instruments</td> <td>0%</td> <td>20%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Equities & Equity related securities	80%	100%	High	Debt* Instruments including Government securities and cash & Money at call, Market Instruments and securitised debt instruments	0%	20%	Low to Medium	39.95	9974
		Instruments		Indicative allocations (% of total assets)			Risk Profile											
Minimum	Maximum																	
Equities & Equity related securities	80%	100%	High															
Debt* Instruments including Government securities and cash & Money at call, Market Instruments and securitised debt instruments	0%	20%	Low to Medium															
* Investment in Securitised Debt would be up to a maximum of 10% of the net assets of the Scheme.  The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines and the exposure to derivatives shall be restricted to 50% of the net assets of the Scheme.  The Scheme will not invest in foreign securitized debt. The Scheme may participate in securities lending as permitted under Regulations. The Equity Linked Savings Scheme(s), 2005 and Equity Linked Savings (Amendment) Scheme(s), 2005, as amended till date, issued by the Ministry of Finance (Department of Revenue), or such other scheme(s) as the Central Government may by notification in the Official Gazette specify, shall be adhered for the management of this Fund.																		

## INVESTOR SERVICE CENTRE AND OFFICIAL POINTS OF ACCEPTANCE

**Adyar:** New No. 51, Gandhi Nagar, First Main Road, Adyar, Chennai 600020. Tamilnadu. **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra 282002. **Agartala:** Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala 799001. **Ahmedabad:** 201/202 Shail Complex, Opp Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad 380006. **Ajmer:** 302, 3rd Floor Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer 305001. **Akola:** Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No-06, Murtizapur Road, Opp Radhakrishna Talkies, Akola 444004. **Alambagh:** KSM Tower, CP-1 Sinder Dump, Near Alambagh Bus Station, Alambagh, Lucknow 226005. Uttar Pradesh. **Aliganj:** HIG-67, Sector E, Aliganj, Lucknow 226024. Uttar Pradesh. **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:** 1st Floor, JP Towers, Mullaikal, KSRTC Bus Stand, Alleppy 688011. Kerala. **Alwar:** 101, Saurabh Tower, Opp. UIT, Near Bhagat Singh Circle, Road No.2, Alwar 301001. **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi 444601. **Ambala:** 6349, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala 133001. **Amritsar:** 72-A, Taylor's Road, Opp Aga Heritage Club, Amritsar 143001. **Anand:** B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand 380001. **Ananthapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur 515001. **Andheri:** 6 & 7, 131 Andheri Industrial Estate, Veera Desai Road, Andheri (west), Mumbai 400053. Maharashtra. **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar 393002. **Annanagar:** T 92, Ground Floor, 3rd Avenue Main Road, Annanagar, Chennai 600040. Tamilnadu. **Asansol:** 114/71 G T Road, Near Sony Centre, Bhanga Pachil, Asansol 713303. **Aurangabad:** Ramkunji Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad 431005. **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh 276001. Uttar Pradesh. **Balalore:** M.S Das Street, Gopalgao, Balasore, Orissa, Balasore 756001. **Bangalore:** 59, Skanda Puttanna Road, Basavanagudi, Bangalore 560004. **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, Bankura 722101. **Bareilly:** 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Railway Station, Bareilly 243001. **Baroda:** SB-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road, Alkapuri, Baroda 390007. **Begusarai:** Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai 851117. **Belgaum:** CTS No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum 590001. **Bellary:** No. 1, KHB Colony, Gandhi Nagar, Bellary 583103. **Berhampur:** Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur 760001. Orissa. **Berhampur (WB):** Thakur Market Complex, Gorabazar, Post Berhampur Dist Murshidabad, 72 No Nayasarak Road, Barhampur (WB) 742101. **Betul:** 107, 1st Floor, Hotel Utikarsh, J. H. College Road, Betul 460001. Madhya Pradesh. **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantagar, Radha Rani Sinha Road, Bhagalpur 812001. **Bharuch:** Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch 392001. **Bhatinda:** #2047-A, 2nd Floor, The Mall Road, Above Max New York Life Insurance, Bhatinda 151001. Punjab. **Bhavnagar:** Krushna Darshan Complex, Parimal Chowk, Office No. 306-307, 3rd Floor, Above Jed Blue Show Room, Bhavnagar 364002. **Bhilai:** Shop No -1, First Floor, Old Sada Office Block, Plot No -1, Commercial Complex, Nehru Nagar- East, Bhilai 490020. **Bhilwara:** Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara 311001. **Bhopal:** Kay Kay Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal 462011. **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar 751007. **Bikaner:** 70-71, 2nd Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner 334001. **Bilaspur:** Shop No-201 & 202, 1st Floor, V R Plaza, Link Road, Bilaspur, C.G., Bilaspur 495001. **Bokaro:** B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro 827004. **Borivali:** Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Mumbai 400092. **Burdwan:** 63 GT Road, Halder Complex, 1st Floor, Burdwan 713101. **Calicut:** 2nd Floor, Soubhagya Shopping Complex, Arayidathpalam, Mavoro Road, Calicut 673004. **Chandigarh:** SCO 2423-2424, Sector 22-C, First Floor, Chandigarh 160022. **Chandrapur:** Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1st Floor, Beside Azad Garden, Main Road, Chandrapur 442402. **Chembur:** Shop No 4, Ground Floor, Shram Safliya Bldg, N G Acharya Marg, Chembur, Mumbai 400071. Maharashtra. **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adithyanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai 600002. **Chinsura:** J C Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly, Chinsurah 712101. West Bengal. **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam 682036. **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore 641018. **Cuttack:** PO - Buxi Bazar, Cuttack, Opp Dargha Bazar Police Station, Dargha Bazar, Cuttack 753001. **Dalhousie:** 2nd Floor, Room No-226, R N Mukherjee Road, Kolkata 700001. **Darbhanga:** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga 846003. Bihar. **Davangere:** D.No 376/2, 4th Main, 8th Cross, P J Extension, Opp Byadgishettar School, Davangere 577002. **Dehradun:** Kaulagarh Road, Near Sirmaur Margabave, Reliance Webworld, Dehradun 248001. **Deoria:** 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria 274001. Uttar Pradesh. **Dewas:** 27 RMO House, Station Road, Above Maa Chamunda Gaes Agency, Dewas 455001. **Dhanbad:** 208 New Market, 2nd Floor, Bank More, Dhanbad 826001. **Dharwad:** 307/9-A, 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P B Road, Dharwad 580001. **Dhule:** Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule 424001. Maharashtra. **Dindigul:** No 9 Old No 4/B, New Agraharam, Palani Road, Dindigul 624001. Tamil Nadu. **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, 16 DT Burdwan, Durgapur 713216. **Eluru:** D.No 23B-5-93/1, Savithri Complex, Edaravari Street, Near Dr. Prabhavathi Hospital, R.R.Pet, Eluru 534002. Andhra Pradesh. **Erode:** No 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode 638003. **Faridabad:** A-2B, 1st Floor, Nehru Groundnit, Faridabad 121001. **Ferozpur:** The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur 152002. Punjab. **Gandhidham:** 204, 2nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham 382007. **Gandhinagar:** Plot No - 945/2, Sector - 7/C, Opp Pathika, Gandhinagar 382007. **Gaya:** 54 Lal Kothi Compound, Shree Krishna Road, 2nd Floor, North Side, Near Royal Surya Hotel, Gaya 823001. Bihar. **Ghaziabad:** 1st Floor C-7, Lohia Nagar, Ghaziabad 201001. **Ghazipur:** 2nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur 233001. Uttar Pradesh. **Gomtinagar:** B-1/2, Vijay Khand, Near Union Bank Of India, Gomti Nagar, Lucknow 226010. Uttar Pradesh. **Gonda:** Shri Market, Sahabgunj, Station Road, Gonda 271001. Uttar Pradesh. **Gorakhpur:** Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakhpur 273001. **Gulbarga:** CTS No 2913, 1st Floor, Asian Towers, Jagath Station, Main Road, Next To Adithya Hotel, Gulbarga 585105. **Guntur:** D No 6-10-27, Srinilayam, Arundelpet, 10/1, 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:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior 474009. **Haldwani:** Above Kapilaz Sweet House, Opp LIC Building, Pilkothi, Kaladhungi Road, Haldwani 263139. Uttaranchal. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar 249401. **Hassan:** SAS No-212, Ground Floor, Sampige Road, 1st cross, Near Hotel Souther Star, K R Puram, Hassan 573201. **Hissar:** SCO 71, 1st Floor, Red Square Market, Hissar 125001. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur 146001. Punjab. **Hubli:** CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli 580029. **Hyderabad:** 8-2-596, Avenue 4, Karvy Plaza, Street No 1, Banjara Hills, Hyderabad 500034. **Hyderabad (Gachibowli):** KARVY Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad 500032. **Indore:** 2nd Floor, 203-205 Balaji Corporates, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square Indore, Indore 452001. **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur 482002. **Jaipur:** S16/A, 3rd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur 302001. **Jalandhar:** 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar 144001. **Jalgaon:** 269, Jaee Vishwa, 1st Floor, Baliram Peth, Above United Bank Of India, Near Kishor Agencies, Jalgaon 425001. **Jalpaiguri:** D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri 735101. **Jammu:** Gupta's Tower, 2nd Floor, CB-12, Rail Head complex, Jammu 180012. Jammu & Kashmir. **Jamnagar:** 136-137-138 Madhav Palaza, Opp SBI Bank, Nr Lal Bungalow, Jamnagar 361001. **Jamshedpur:** 2nd Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel- BS Park Plaza, Main Road, Bistupur, Jamshedpur 831001. **Jaunpur:** R N Complex, 1-1-9-G, In Front Of Pathak Honda Ummapur, Jaunpur 222002. Uttar Pradesh. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi 284 001. Uttar Pradesh. **Jodhpur:** 203, Modi Arcade, Chopasni Road, Jodhpur 342001. **Junagadh:** 124-125 Punin Shopping Center, M.G Road, Ranavav Chowk, Junagadh 362001. **Kannur:** 2nd Floor, Prabhath Complex, Fort Road, Nr. ICICI Bank, Kannur 670001. Kerala. **Kanpur:** 15/46, B, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur 208001. **Karaiikudi:** No. 2, Gopi Arcade, 100 Feet Road, Karaiikudi 630001. Tamil Nadu. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar 505001. **Karnal:** 18/369, Char Chaman, Kunjura Road, Behind Miglani Hospital, Karnal 132001. **Karur:** No.6, Old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal, Karur 639001. **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur 721304. **Kollam:** Sree Vigneswara Bhavan, Shastrji Junction, Kadapakada, Kollam 691001. Kerala. **Kolhapur:** 605/1/4 E Ward, Shahupuri, 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur 416001. **Kolkata:** 166 A, Rashbihari Avenue, 2nd Floor, Opp Fortish Hospital, Kolkata 700029. **Koramangala:** Aaryaa Center, 1st Floor, Municipal No: 01, MIG KHB Colony, 1 A cross, 5th Block, Opp Post Office, Koramangala, Bangalore 560095. Karnataka. **Korba:** 1st Floor, City Centre, 97 IRCC, Transport Nagar, Korba 495677. **Kota:** 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota 324007. **Kottayam:** 1st Floor, Csiascension Square, Railway Station Road, Collectorate, P O Kottayam 686002. Kerala. **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near SBI Main Branch, Kurnool 518004. **Lucknow:** 1st Floor. A. A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow 226001. **Ludhiana:** SCO - 136, 1st Floor, Above Airtel Showroom, Feroze Gandhi Market, Ludhiana 141001. **Madurai:** Rakesh Towers, 30-C, 1st Floor, Bye pass Road, Opp Nagappa Motors, Madurai 625010. **Malappuram:** First Floor, Peekays Arcade, Down Hill, Malappuram 676505. Kerala. **Maldia:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda 732101. West Bengal. **Malleswaram:** No. 337, GF-3, Karuna Complex, Sampige Road, Opp New Vegetable Market, Malleshwaram, Bangalore 560003. Karnataka. **Mandi:** 149/11, School Bazaar, Near UCO Bank, Opp. Hari Mandir, Mandi 175001. Uttar Pradesh. **Mangalore:** Mahendra Arcade, Opp Court Road, Karangal Padi, Mangalore 575003. **Margoa:** 2nd Floor, Dalal Commercial Complex, Pajifond, Margoa 403601. **Mathura:** Ambey Crown, 2nd Floor, In Front Of BSA College, Gaushala Road, Mathura 281001. **Meerut:** 1st Floor, Medi Centre, Opp ICICI Bank, Hapur Road, Near Bachha Park, Meerut 250002. **Mehsana:** UI/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehnsana 384002. **Mirzapur:** Abhay Yatri Niwas, 1st Floor, Abhay Mandir, Above HDFC Bank, Dankin Gunj, Mirzapur 231001. Uttar Pradesh. **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga 142001. Punjab. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad 244001. **Morena:** Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir, Morena 476001. Madhya Pradesh. **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort 400001. **Muzaffarpur:** 1st Floor, Uma Market, Thana Gumtimoti Jheel, Muzaffarpur 842001. **Mysore:** L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore 570001. **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad, Nadiad 387001. **Nagercoil:** H.No. 45, 1st Floor, East Car Street, Nagercoil 629001. Tamil Nadu. **Nagpur:** Plot No 2/1, House No 102/1, Mata Mandir Road, Mangaldeep Apartment, Opp Khandelwal Jewelers, Dharampeth, Nagpur 440010. **Namakkal:** 105/2, Arun Towers, Paramathi Road, Namakkal 637001. Tamil Nadu. **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded 431601. **Nanganallur:** No 155/7, Ullagam,



Medavakkam Main Road, (Opp to IDBI ATM) Madipakkam, Chennai 600061. Tamilnadu. **Nasik:** F-1, Suyojit Sankul, Sharanpur Road, Nasik 422002. **Navsari:** 1/1 Chinmay Arcade, Opp Sattapir Rd, Tower Rd, Navsari 396445. **Nellore:** 16-2-230, Room No 207, 2nd Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore 524001. **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi 110001. **Nizamabad:** H No 5-6-430, Above Bank Of Baroda, First Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad 503003. **Noida:** 405, 4th Floor, Vishal Chamber, Plot No. 1, Sector-18, Noida 201301. **Palghat:** No: 20 & 21, Metro Complex, H.P.O.Road, Palakkad, H.P.O.Road, Palakkad 678001. Kerala. **Panipat:** 1st Floor, Krishna Tower, Above Amertex, G.T. Road, Panipat 132103. **Panjim:** City Business Centre, Coelho Pereira Building, Room No 18, 19 & 20, Dada Vaidya Road. **Pathankot:** 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot, Pathankot 145001. Punjab. **Patiala:** SCO 27 D, Chotti Baradari, Near Car Bazaar, Patiala 147001. **Patna:** 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna 800001. **Pollachi:** 146/4, Ramanathan Building, 1st Floor, New Scheme Road, Pollachi 642002. Tamil Nadu. **Pondicherry:** No 7, Thiayagaraja Street, Pondicherry 605001. **Proddatur:** D.No: 4/625, Bhairavi Complex, Upstairs Karur Vysya Bank, Gandhi Road, Proddatur 516360. Andhra Pradesh. **Pudukottai:** Sundaram Masilamani Towers, TS No. 5476 - 5479, PM Road, Old Tiruma-yam Salai, Near Anna Statue, Jublie Arts, Pudukottai 622001. Tamil Nadu. **Pune:** Mozaic Bldg, CTS No.1216/1, Final Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune 411004. **Raipur:** Shop No. 31, Third Floor, Millenium Plaza, Above Indian House, Behind Indian Coffee House, Raipur 492001. **Rajahmundry:** D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry 533101. **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18, T P Mills Road, Virudhngar Dist, Rajapalayam 626117. Tamil Nadu. **Rajkot:** 104, Siddhi Vinyak Com., Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot, Rajkot 360001. **Ranchi:** Room No 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi 834001. **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam 457001. **Renukoot:** Radhika Bhavan, Opp. Padmini Hotel, Murdhwa, Renukoot, Renukoot 231217. Uttar Pradesh. **Rewa:** 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa 485001. Madhya Pradesh. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak 124001. **Roorkee:** Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee 247667. Uttaranchal. **Rourkela:** 1st Floor, Sandhu Complex, Kachery Road, Uditnagar, Rourekla 769012. **Sagar:** 2nd Floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar, Sagar 470002. Madhya Pradesh. **Saharanpur:** 18, Mission Market, Court Road, Saharanpur 247001. Uttar Pradesh. **Salem:** No 40, Brindavan Road, Fairlands, Near Perumal Koil, Salem 636016. **Sambalpur:** Ground Floor, Quality Massion, Infront of Bazaar Kolkata, Nayapara, Sambalpur 768001. **Satna:** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna 485001. Madhya Pradesh. **Secunderabad:** Crystal Plaza 2nd Floor, Manday Lane, Near Sunshine Hospital, P G Road, Secunderabad 500003. **Shaktinagar:** 1st/A-375, V V Colony, Dist Sonebhadra, Shaktinagar 231222. Uttar Pradesh. **Shivpuri:** 1st Floor, M.P.R.P. Building, Near Bank Of India, Shivpuri 473551. Madhya Pradesh. **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong 793001. **Shimla:** Triveni Building, By Pas Chowkhalini, Shimla 171002. **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, LLR Road, Durgigudi, Shimoga 577201. **Sikar:** First Floor, Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar 332001. Rajasthan. **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001. **Siliguri:** Nanak Complex, Sevoke Road, Siliguri 734001. **Sitapur:** 12/12-A Sura Complex, Arya Nagar, Opp Mal Godam, Sitapur 261001. Uttar Pradesh. **Sivakasi:** 363, Thiruthangal Road, Opp TNEB, Sivakasi 626123. Tamil Nadu. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan 173212. Himachal Pradesh. **Solapur:** Block No 06, Vaman Nagar, Opp DMart, Jule Solapur, Solapur 413004. **Sonepat:** 205 R Model Town, Above Central Bank Of India, Sonepat 131001. **Sri Ganganagar:** 35E Block, Opp: Sheeta Mata Vaateka, Sri Ganganagar, Sri Ganganagar 335001. Rajasthan. **Srikakulam:** D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam 532001. Andhra Pradesh. **Sultanpur:** 1077/3, Civil Lines, Opp Bus Stand, Civil Lines, Sultanpur 228001. Uttar Pradesh. **Surat:** G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road, Surat 395002. **Thane:** 101, Yaswant Tower, 1st Floor, Opposite Puja Hotel, Ram Maruti Road, Naupada Thane (West), Mumbai 400602. **Thanjavur:** No. 70, Nalliah Complex, Srinivasam, Pillai Road, Tanjore 613001. Tamil Nadu. **Thodupuzha:** First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha 685584. Kerala. **Tirunelveli:** 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli 627001. Tamil Nadu. **Tirupur:** First Floor, 244 A, Above Selvakumar Dept Stores, Palladam Road, Opp to Cotton Market Complex, Tirupur 641604. Tamil Nadu. **Tiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107. Kerala. **T Nagar:** G1, Ground Floor, No 22, Vijayaraghava Road, Swathi Court, T Nagar, Chennai 600017. **Tirupathi:** H.No 10-13-425, 1st Floor, Tilak Road, Opp Sridevi Complex, Tirupathi 517501. **Trichur:** 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur 680001. **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy 620017. **Trivandrum:** 2nd Floor, Akshaya Tower, 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, Udaipur 313001. **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain 456010. **Valsad:** Shop No 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad 396001. **Vapi:** Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi 396195. **Varanasi:** D-64/132, 1st Floor, Anant Complex, Siga, Varanashi 221010. **Vashi:** Shop No.43-A, Ground Floor, Vashi Plaza, Sector-17, Near Apna Bazar, Vashi, Mumbai 400705. Maharashtra. **Vellore:** 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore 632001. **Vijayanagaram:** Soubhagya, 19-6-1/3, 2nd Floor, Near Fort Branch, Opp: Three Temples, Vizianagaram 535002. Andhra Pradesh. **Vijayawada:** 39-10-7, Opp Municipal Water Tank, Labbipet, Vijayawada 520010. **Vile Parle:** 104, Sangam Arcade, V P Road, Opp: Railway Station, Above Axis Bank ATM, Vile Parle (West), Mumbai 400056. Maharashtra. **Visakhapatnam:** Door No 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam 530016. **Warangal:** 5-6-95, 1st Floor, Opp B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal 506001. **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near D.A.V. Girls College, Yamuna Nagar 135001.Haryana.

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- Bangalore:** Unit No. 806, 8th Floor, Prestige Meridian - I, 29 M.G. Road, Bangalore 560001.
- Baroda:** 1st Floor, Sidharath Complex, R.C. Dutt, Alkapuri, Baroda 390007.
- Chandigarh:** C/o, DHFL, SCO 811-812, 2nd Floor, Sector 22- A, Chandigarh 160022.
- Chennai:** Gee Gee Plaza, 3rd Floor, Plot No.14A, Door No. 1, Wheat Croft Road, Nungambakkam, 600034 Chennai, India.
- Cochin:** 510, 5th Floor, Govardhan Business Centre, Chittoor Road, Cochin 682035.
- Hyderabad:** Unit No 305, 3rd Floor, Ashok Scintilla, H No 3-6-520, Himayatnagar, Hyderabad 500029.
- Kanpur:** Office No. 410, 4/F, KAN Chambers, 14/113, Civil Lines, Kanpur 208001.
- Kolkata:** Gooptu Court, Wing B, 2nd Floor, 7A/1B, Middleton Street, Kolkata 700071.
- Mumbai:** 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai 400030.
- New Delhi:** Premises No 1307/1308, Gopal Das Bhawan, 28, Barakhamba Road, Connaught Place, New Delhi 110001.
- Pune:** Office No. A-1, Ground Floor, Deccan Chambers, C.T.S. No. 33/40, Opposite Janata Sahakari Bank, Erandwana, Karve Road, Pune 411004.

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