Choice
The Joy of Earning

KEY INFORMATION MEMORANDUM

CHOICE GOLD ETF

(An open-ended Exchange Traded Fund scheme replicating/tracking domestic price of Gold)
(*Scrip code for NSE and BSE will be added after listing of the units*)
Scheme Code – (CHMF/O/O /GET/25/10/0001)
The face value of the Units is Rs. 100/- per unit

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Offer for Units of Rs. 100/- each for cash during the New Fund Offer Period and at NAV based prices upon re-opening

New Fund Offer opens on: (24th October 2025)
New Fund Offer closes on: (31st October 2025)
Scheme re-opens for continuous sale and repurchase on or before: (6th November 2025)

Name of the Mutual Fund	Choice Mutual Fund
Name of the Asset Management Company	Choice AMC Private Limited CIN: U66190MH2007PTC177075
Name of the Trustee Company	Choice Trustees Services Private Limited CIN : U66190MH2025PTC440639
Address of the above entities	Sunil Patodia Tower, Plot No 156-158 J.B. Nagar, Andheri (East), Mumbai 400099
Website	https://choicemf.com/

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 https://choicemf.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 Key Information Memorandum is dated October 18, 2025

<table>
<tr><td>Investment Objective</td><td>The Scheme aims to provide returns that closely correspond to the domestic price of gold, before expenses and subject to tracking errors, by investing in physical gold and gold-related instruments. However, there is no assurance or guarantee that this objective will be achieved.</td></tr>
<tr><td>Asset Allocation Pattern of the scheme</td><td>Under normal circumstances, the asset allocation will be as follows:

<table>
<tr><td rowspan="2">Instruments</td><td colspan="2">Indicative allocations (% of total assets)</td></tr>
<tr><td>Maximum</td><td>Minimum</td></tr>
<tr><td>Gold and gold related instruments*</td><td>95</td><td>100</td></tr>
<tr><td>Cash & Cash Equivalents and Money Market instruments, Reverse Repo and / or Tri-Party Repo on Government Securities and / or Treasury bills and/or units of liquid schemes of domestic Mutual Funds</td><td>0</td><td>5</td></tr>
</table>

*As per provision no. 3.2.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, gold related instruments are such instruments having gold as underlying including but not limited to Gold Deposit Scheme (GDS) / Gold Monetisation Scheme (GMS), 2015, Exchange Traded Commodity Derivatives (ETCDs) & other such instruments as specified by SEBI & applicable from time to time.

Money Market Instruments will include TREPS, Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short-term Government securities and any other such short-term instruments as may be allowed under the regulations prevailing from time to time. Before investing in GDS of Banks, ETCDs or GMS having gold as the underlying, mutual funds shall put in place a written policy with regard to such investment with due approval from the Board of the AMC and the Trustees. The policy shall be reviewed by the Board of AMC and Trustees at least once a year.

The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error. Under normal circumstances, the AMC shall endeavor that the Tracking Error of the Scheme shall not exceed 2% per annum. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of the Underlying Index.

As per the clause 3.2.1.5 of SEBI Master circular dated June 27, 2024, the cumulative exposure to gold related instruments i.e. Gold Deposit Scheme (GDS) of banks, Gold Monetization Scheme (GMS) and ETCD having gold as the underlying shall not exceed 50% of net asset value of the scheme. However, within the 50% limit, the investment limit for GDS and GMS as part of gold related instrument shall not exceed 20% of net asset value of the scheme. The unutilized portion of the limit for GDS of banks and GMS can be utilized for ETCD having gold as the underlying.</td></tr>
</table>

The cumulative gross exposure of the scheme through Gold and Gold related instruments, Derivative, Money market instruments, Reverse Repo and / or Tri-Party Repo on Government Securities and / or Treasury bills and/or units of liquid schemes od domestic Mutual Funds shall not exceed 100% of the net assets of the scheme.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. No	Type of Instrument	Percentage of exposure	Circular references
1	Securities Lending or Short Selling	The Scheme will not invest in Securities Lending or Short Selling	Clause 12.11 of SEBI Master Circular dated June 27, 2024
2	Equity Derivatives for non-hedging purpose	The Scheme will not invest in Equity Derivatives	-
3	Securitized Debt	Securitized Debt	Clause 12.15 of SEBI Master Circular dated June 27, 2024
4	Overseas Securities	The Scheme will not invest in Overseas Securities	Clause 12.19 of SEBI Master Circular dated June 27, 2024
5	Structured Obligations	The Scheme will not invest in Structured Obligations	Clause 12.3 of SEBI Master Circular dated June 27, 2024
6	Repo in Corporate Debt Securities	The Scheme will not invest in Repo in Corporate Debt Securities	Clause 12.18 of SEBI Master Circular dated June 27, 2024
7	Credit default swaps	The Scheme will not invest in Credit default swaps	Clause 12.28 of SEBI Master Circular dated June 27, 2024
8	Instruments having Special Features	The Scheme will not invest in Instruments having Special Features	Clause 12.2 of SEBI Master Circular dated June 27, 2024

9	ReITS and InVITS	The Scheme will not invest in ReITS and InVITS	Clause 12.21 of SEBI Master Circular dated June 27, 2024
10	Unlisted debt instrument	The Scheme will not invest in Unlisted debt instrument	Clause 12.1.1 of SEBI Master Circular dated June 27, 2024
11	Bespoke or complex debt products	The Scheme will not invest in Bespoke or complex debt products	-
12	Unrated debt and money market instruments (except GSecs, T-Bills and other money market instruments)	The Scheme will not invest in Unrated debt and money market instruments	Clause 12.1 of SEBI Master Circular dated June 27, 2024
13	Investment in GDS, GMS and ETCD	The Scheme may invest 50% of the Net Asset Value of the Scheme within the 50% limit, the investment for GDS of banks and GMS shall not exceed 20% of net asset value of the scheme.	As per the clause 3.2.1.5 of SEBI Master circular dated June 27, 2024
14	Liquid Mutual Funds	The Scheme may invest in the units of Liquid Mutual Fund Schemes. Such investment shall not exceed 5% of the net asset value of the fund	Clause 4 of the Seventh Schedule of SEBI (Mutual Fund) Regulations, 1996

The Scheme does not intend to undertake/ invest/ engage in:

1	Equity securities and equity related instruments
2	Securitised Debt
3	Derivatives
4	Debt Instruments with Structured obligation / Credit Enhancements
5	Repo / Reverse Repo in Corporate Debt Securities
6	Credit default swaps
7	Units issued by Real Estate Investment Trusts (REITs) or Infrastructure Investment Trusts (InvITs)

<table>
<tr>
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<table>
<tr><td>8</td><td>Fund of Fund schemes</td></tr>
<tr><td>9</td><td>Unlisted Debt Instruments</td></tr>
<tr><td>10</td><td>Debt Instruments with special features (AT1 and AT2 Bonds)</td></tr>
<tr><td>11</td><td>Bespoke or complex debt products</td></tr>
<tr><td>12</td><td>Short selling of securities</td></tr>
<tr><td>13</td><td>Foreign Securities</td></tr>
<tr><td>14</td><td>Unrated instruments (except TREPS/ Government Securities/ T- Bills / Repo and Reverse Repo in Government Securities)</td></tr>
<tr><td>15</td><td>Inter scheme transactions</td></tr>
</table>
Change in Investment Pattern
Portfolio rebalancing due to short term defensive consideration:
Any alteration in the investment pattern will be for a short term on defensive considerations as per paragraph 1.14.1.2.b of the SEBI Master Circular dated June 27, 2024, the intention being at all times to protect the interests of the Unit holders and the Scheme shall rebalance the portfolio within 7 calendar days from the date of deviation. It may be noted that no prior intimation/indication will be given to Investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.
Portfolio rebalancing in case of passive breaches:
Pursuant to paragraph 3.6.7.1 of the SEBI Master Circular dated June 27, 2024, in case of change in constituents of the index due to periodic review, the portfolio of the Scheme will be rebalanced within 7 calendar days. Any transactions undertaken in the portfolio of the Scheme in order to meet the Redemption and Subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.
Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 read with sub-regulation (26) of Regulation 25 of the SEBI MF Regulations.
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<tr>
<td>Investment Strategy</td>
<td>The Scheme is a passively managed exchange traded fund which will employ an investment approach designed to track the performance of domestic price of gold. The Scheme shall invest in physical gold and gold related instruments regardless of its investment merit and it will attempt not to apply any economic, financial or market analysis. The Scheme will invest at least 95% of its total assets in Gold and Gold related instruments and may hold up to 5% of its total assets in money market securities. The performance of the Scheme may not be commensurate with the performance of the benchmark of the Scheme on any given day or over any given period. Such variation is commonly referred to as the Tracking Error. The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to the performance of the underlying benchmark.</td>
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</table>

	Procedure and Recording of Investment Decisions and Risk Control All investment decisions relating to the Scheme will be undertaken by the AMC in accordance with the Regulations and the investment objectives specified in this Scheme Information Document. All investment decisions taken by the AMC along with justification in relation to the Scheme shall be recorded. The designated Fund Manager(s) will be responsible for managing the Scheme on a day-to-day basis, including decisions relating to asset allocation, security selection, and timing of investment decisions. **Portfolio Turnover** Portfolio Turnover measures the volume of trading that occurs in a Scheme's portfolio (gold and gold related instruments) during a given time period. The Scheme is an open-ended Exchange Traded Fund and it is expected that there may be a number of subscriptions and repurchases on a daily basis through Stock Exchange(s) or Market Maker and Large Investors. Generally, turnover will depend upon the extent of purchase and redemption of units and the need to rebalance the portfolio on account of change in the composition, if any, and corporate actions of securities included in Domestic Price of Physical Gold. However, it will be the endeavour of the Fund Manager to maintain an optimal portfolio turnover rate commensurate with the investment objective of the Scheme and the purchase/ redemption transactions on an ongoing basis in the Scheme.
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: 1. Risks associated with the Scheme being an Exchange Traded Fund ("ETF") : a) **Absence of prior active market:** Although the Units of the Scheme will be listed on the Stock Exchange for trading, there can be no assurance that an active secondary market will develop or be maintained. b) **Lack of market liquidity:** Trading in Units of the Scheme on the Stock Exchange on which it is listed may be halted because of market conditions or for reasons that, in the view of the concerned Stock Exchange or market regulator, trading in the ETF Units is inadvisable. In addition, trading in the Units of the Scheme may be subject to trading halts caused by extraordinary market volatility pursuant to 'circuit breaker' rules. There can be no assurance that the requirements of the concerned Stock Exchange necessary to maintain the listing of the Units of the Scheme will continue to be met or will remain unchanged. c) **Units of the Scheme may trade at prices other than NAV:** Units of the Scheme may trade above or below its NAV. The NAV of the Scheme may fluctuate with changes in the market value of a Scheme's holdings. The trading prices of Units of the Scheme will fluctuate in

accordance with changes in its NAVs as well as market supply and demand. However, given that the Scheme can be created / redeemed in Creation Units, directly with the Fund, large discounts or premiums to the NAVs will not sustain due to arbitrage possibilities available.

d) **Regulatory Risk:** Any changes in trading regulations by the Stock Exchange or SEBI may affect the ability of the Market Maker to arbitrage resulting in wider premium/discount to NAV. Although the Scheme is proposed to be listed on the Exchange, the AMC and the Trustee will not be liable for delay in listing of Units of the Scheme on Exchange / or due to connectivity problems with the Depositories due to the occurrence of any event beyond their control.

e) **Right to limit Redemption:** The Trustee, in the general interest of the Unitholders of the Scheme offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day depending on the total "Saleable Underlying Stock" available with the Fund.

f) **Redemption Risk:** The Unitholders may note that even though this is an open ended scheme, the Scheme would ordinarily repurchase Units in Creation Unit Size. Thus, Unit holdings less than the Creation Unit Size can normally only be sold through the secondary market unless no quotes are available on the Exchange for 3 trading days consecutively.

g) Though the Scheme will be listed on the stock exchange, there is no assurance that an active secondary market will develop or be maintained.

h) Investors may note that even though this is an open-ended scheme, they will have to buy or sell Units of the Scheme on the Stock Exchanges where these Units are listed for liquidity at the market price, subject to the rules and regulations of the Exchange. Buying and selling units on the Stock Exchange requires the investor to engage the services of a broker and are subject to payment of margins as required by the Stock Exchange/broker, payment of brokerage, securities transactions tax and such other costs.

i) The market price of the Units of the Scheme, like any other listed security, is largely dependent on two factors, viz. (1) the intrinsic value of the Unit (or NAV) and (2) demand and supply of Units in the market. Sizeable demand or supply of the Units on the Stock Exchange may lead to market price of the Units to quote at premium or discount to NAV. However, since the eligible investors can transact with the AMC for Units in the Creation Unit Size, there should not be a significant variance from the NAV. Hence, the price of the Scheme is less likely to hold significant variance (large premium or discount) from the latest declared NAV all the time.

j) The Units will be issued only in demat form through Depositories. The records of the Depository are final with respect to the number of Units available to the credit of the Unit holder. Settlement of trades,

	repurchase of Units by the Mutual Fund depends on the confirmations to be received from Depository(ies) on which the AMC has no control. Investments in the Scheme are subject to various risk factors, including but not limited to risks associated with: • Counter party • Liquidity • Indirect Taxation • Currency • Regulatory • Asset class • Physical gold • Impact cost • Passive investments • Investing in Gold Monetisation Scheme (GMS) • Investing in Exchange Traded Commodity Derivatives (ETCD) • Tracking Error and Tracking Difference • Investing in Money Market Instruments & Government Securities. For details on risk factors and risk mitigation measures, please refer SID.
Plans/Options	The Scheme does not offer any Plan / option.
Applicable NAV (after the scheme opens for subscriptions and redemptions)	Investors / Unit holders are requested to note that cut-off timings will be in accordance with SEBI guidelines issued from time to time for applicability of NAV. Investors / Unit holders are requested to note that the cut-off time will not be applicable to transactions undertaken on a recognised Stock Exchange. **In case of Purchase / Redemption directly with Mutual Fund (By Market Makers and Eligible Investors):** The provisions for Cut-off timings for NAV applicability will not be applicable for direct transaction with the Fund. **In case of Redemption directly with the Mutual Fund during Liquidity Window:** The Cut-off time for receipt of valid application for Redemptions directly with the Fund during Liquidity Window is 3.00 p.m. Valid applications received by the fund upto the cut-off time will be processed on the basis of the closing NAV of the day of receipt of request and for valid applications received after cut-off time, the closing NAV of the next Business Day shall be applicable. **Liquidity Window:** Investor can directly approach the AMC for redemption of units of the Scheme for the transaction of upto Rs.25 Crores without any exit load if any in case of the following scenarios: a. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days or b. No quotes for the scheme are available on stock exchange(s) for 3 consecutive trading days or c. Total bid size on the exchange is less than half of Creation Units Size daily, averaged over a period of 7 consecutive trading days.

Minimum Application Amount/ Number of Units	**During New Fund Offer :** Lumpsum purchase - Rs. 1,000/- and in multiples of Re. 1/- thereafter. **During on-going offer :** **Directly with the Fund** Creation Unit Size facility is for Authorised Participants / Market Makers / Large Investors. However for Large Investors, the execution value shall be ₹25 crores or such other amount as may be specified by SEBI from time to time.(except EPFO, Recognized Provident Funds, Approved Gratuity & Superannuation Funds till Aug 31, 2025 or as per SEBI). Limit of ₹25 crores shall not be applicable to Market Makers. Minimum Creation Units – 1,00,000 units & multiples thereafter (each Unit of Choice Gold ETF will be approximately equal to 0.01 gram of Gold) and Cash Component, if any **On the Exchange:** The minimum number of Units that can be bought by the Investors on the Exchange is 1 (one) Unit and in multiples thereafter.
Despatch of Redemption Request	The Fund shall dispatch the Redemption proceeds within 3 (three) Business Days from the date of acceptance of valid Redemption request at any of the Official Points of Acceptance of transactions. Further, Investors may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM- COR/ 74 / 2022-23 dated January 16, 2023 read with clause 14.2 of SEBI Master Circular dated June 27, 2024, the AMC may follow the additional timelines as prescribed. In case the Redemption proceeds are not made within 3 Business Days from the date of Redemption or Repurchase, interest will be paid @15% per annum or such other rate from the 4th day onwards, as may be prescribed by SEBI from time to time. Please refer to the SAI for details on exceptional scenarios.
Benchmark Index	Domestic price of gold is selected as the benchmark for the Scheme.
Dividend Policy	Trustee may declare dividends in the Scheme from time to time in accordance with the Dividend Policy set out below. Dividend Policy: The Trustee may declare Dividend to the Unit holders under the Scheme subject to the availability of distributable surplus and the actual distribution of Dividends and the frequency of distribution will be entirely at the discretion of the Trustee. Such Dividend will be payable to the Unit holders whose names appear on the register of Unit holders on the record date as fixed for the Scheme. The Dividend declared will be paid net of tax deducted at source, wherever applicable, to the Unit holders within 7 working days from the Record date. Dividends can be distributed out of Investors' capital (Equalization Reserve), which is part of sale price that represents realized gains. The Scheme will follow the requirements stipulated in the listing agreement for declaration of Dividends. There is no assurance or guarantee to the Unit holders as to the rate of Dividend distribution nor the frequency of Dividend. If the Scheme declares Dividend, the NAV of the Scheme will stand reduced by the amount of Dividend and tax deducted at source (if applicable). All the Dividend payments shall be in accordance and compliance with the SEBI MF Regulations and the applicable guidelines issued by the Stock Exchange(s), as applicable from time to time.

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<table>
<tr><td>Name of the Fund Manager</td><td>Mr. Rochan Pattnayak</td></tr>
<tr><td>Name of the Trustee Company</td><td>Choice Trustees Services Private Limited</td></tr>
<tr><td>Performance of the Scheme:</td><td>Since the Scheme is a new fund, this Scheme does not have any performance track record.</td></tr>
<tr><td>Additional Scheme Related Disclosures</td><td>Scheme's portfolio holdings:
The Scheme is a new scheme and does not have any portfolio holdings. Investors can refer to the below link for any information on the above point as and when applicable https://choicemf.com/.

Functional website link for Portfolio Disclosure:
The Scheme is a new scheme and hence, this disclosure is currently not applicable. Investors can refer to the below link for any information on the above point as and when applicable (https://choicemf.com/).

Portfolio Turnover Rate:
The Scheme is a new scheme and hence, this is currently not applicable.

Aggregate investment in the Scheme by:

<table>
<tr><th rowspan="2">Sr. No.</th><th rowspan="2">Category of Persons</th><th colspan="2">Net Value</th><th rowspan="2">Market Value (in Rs.)</th></tr>
<tr><th>Units</th><th>NAV per units</th></tr>
<tr><td colspan="5">Not Applicable*</td></tr>
</table>

*The Scheme is a new scheme and hence, this disclosure is currently not applicable. For details of investments made by the Directors and Key Personnel of the AMC, please refer to SAI.

Investments of AMC in the Scheme:
The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time and as specified In terms of sub-regulation 16(A) in Regulation 25 of SEBI (Mutual Funds) Regulations,1996 read along with clause 6.9 of SEBI Master Circular and AMFI Best Practice Guidelines circular No.100 /2022-23 on 'Alignment of interest of AMCs with the Unitholders of the Mutual Fund schemes', the AMC shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the SEBI from time to time. However, as per the said guidelines, ETFs are exempted from the purview of the aforesaid regulations and guidelines.</td></tr>
<tr><td>Expenses of the Scheme

Load Structure</td><td>
<table>
<tr><th>New Fund Offer Period</th><th>Continuous Offer</th></tr>
<tr><td>Entry load : Not applicable</td><td>Entry load : Not applicable</td></tr>
<tr><td>Exit load : Nil</td><td>Exit load : Nil</td></tr>
<tr><td>CDSC (if any): Not applicable</td><td>CDSC (if any): Not applicable</td></tr>
</table>
</td></tr>
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Recurring expenses

The AMC has estimated that upto 1.00% (plus additional expenses as permitted under SEBI MF Regulations of the daily net assets of the Scheme will be charged to the Scheme as expenses.

For the actual current expenses being charged, Investors should refer to the website of the Mutual Fund (viz. https://choicemf.com/).

Expense Head	% p.a. of daily Net Assets (Estimated p.a.)
Investment Management & Advisory Fee	Upto 1.00%
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / Redemption cheques/ warrants	
Marketing & selling expenses including Agents' commission and statutory advertisement	
Listing and licensing fees	
Incentives to Market Makers	
Costs related to Investor communications	
Costs of fund transfer from location to location	
Cost towards Investor education & awareness^	
Goods & Services Tax on expenses other than investment and advisory fees	
Brokerage and transaction cost (including GST) over and above 0.12% and 0.05% for cash and Derivative market trades respectively	
GST on brokerage and transaction cost	
Other Expenses*	
Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6)(b)^^	Upto 1.00%

	The Scheme shall not incur any distribution expenses, and no commission shall be paid by this Scheme. ^ As per Para F of the SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 read with SEBI Circular no.SEBI/ HO/ IMD/ DOF2/ P/CIR/ 2022/ 69 dated May 23, 2022, the AMC shall annually set apart at least 1 basis points p.a. (i.e. 0.01% p.a.) on daily net assets of the Plan(s) under the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken. *As permitted under Regulation 52 of the SEBI MF Regulations or such other basis as specified by SEBI from time to time. Other Expenses in the case of a Gold Exchange Traded Fund may include expenses related to handling and storage of Physical Gold and such other recurring expenses as may be incurred by the Fund from time to time. The above expenses are fungible within the overall maximum limit prescribed under SEBI MF Regulations, which means there will be no internal sub-limits on expenses and the AMC is free to allocate them within the overall TER. The Scheme can charge expenses within the overall maximum limits prescribed under the SEBI MF Regulations without any internal cap allocated to any of the expense heads specified in the above table. Brokerage and transaction costs (inclusive of GST) which are incurred for the purpose of execution of trades, shall be charged to the Scheme as per Regulation 52(6A)(a) of SEBI MF Regulations not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of Derivatives transactions. With effect from April 1, 2023, to align with Indian Accounting Standards requirement, transactions cost incurred for the purpose of execution of trades are expensed out (viz. charged to Revenue Account instead of Capitalization (i.e. forming part of cost of investment)). Any payment towards brokerage and transaction cost, 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 MF Regulations. Please refer to the SID for further details. Actual expenses for the previous financial year : Not applicable, as the Scheme is a new fund.
Waiver of Load for Direct Applications	Not applicable
Tax treatment for the Investors (Unitholders)	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

<table>
<tr>
<td>Daily Net Asset Value (NAV) Publication</td>
<td colspan="2">The AMC will calculate and disclose the first NAV within 5 Business Days from the date of allotment. Subsequently, the NAV will be calculated and disclosed at the close of every Business Day.
NAVs will be determined for every Business Day except in special circumstances and will be calculated upto four decimal places.

NAVs of the Scheme shall be made available on the website of AMFI (www.amfiindia.com) and the Mutual Fund (https://choicemf.com/) by 11.00 p.m. on all Business Days and by 9.00 a.m. on the following Business Day (in case the Scheme has exposure to ETCDs). The NAVs shall also be available on the toll free number 1800 419 2267 and on the website of the Registrar CAMS (www.camsonline.com).

In case the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the AMC shall issue a press release giving reasons for the delay and explain when it would be able to publish the NAVs. Further, the AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.</td>
</tr>
<tr>
<td>For Investor Grievances please contact</td>
<td>Name and Address of Registrar

Computer Age Management Services Limited (CAMS)
No.178/10, Ground floor, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamil Nadu 600034.
Contact number: 18002663866

E-Mail ID: enq_choicemf@camsonline.com
Website: www.camsonline.com</td>
<td>Investor Relation Officer, Choice AMC Private Limited
Name: Ms. Ratnavali Kalse

Address and Contact Number: Choice AMC Private Limited Sunil Patodia Tower, Plot No 156-158 J.B. Nagar, Andheri (East), Mumbai 400099.
Tel. No. : 69419999 - 943
E-mail: support@choicemf.com
Toll-Free : 18002663866</td>
</tr>
<tr>
<td>Unitholders’ Information</td>
<td colspan="2">Portfolio disclosures
The AMC shall disclose portfolio (along with ISIN) as on the last day of the month for the Scheme on the websites of the AMC (https://choicemf.com) and AMFI (www.amfiindia.com) within 10 days from the close of each month / half year in a user-friendly and downloadable spreadsheet format. In case of unitholders whose email addresses are registered with the Fund, the portfolios disclosed as above shall be sent to the unitholders via email. The unitholders whose e-mail addresses are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database.

Half Yearly disclosure of Un-Audited Financials:

The Mutual Fund and Asset Management Company shall within one month from the close of each half year (i.e. on 31st March and on 30th September) host a soft copy of the unaudited financial results of the Scheme on the website of the Mutual Fund. Also, an advertisement disclosing the hosting of the unaudited financial results of the Scheme on the website (https://choicemf.com) will be published, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in language of the region where the Head Office of the Mutual Fund is situated.</td>
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	Annual Report The scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant account's year i.e. 31st March each year, whose e- mail address is registered with the Fund. The physical copies of the scheme wise Annual Report will be sent to those unitholders who have opted-in to receive physical copies, and the same will also be made available to the unitholders at the registered office of the AMC. An advertisement shall also be published in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the websites of the AMC and AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which Unit holders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. The physical copy of the scheme wise annual report or abridged summary shall be made available to the Investors at the registered office of the AMC. A link of the Scheme's annual report shall be displayed prominently on the website of the Mutual Fund (https://choicemf.com) and that of AMFI (www.amfiindia.com). The AMC shall also provide a physical copy of an abridged summary of the annual report, without charging any cost, on specific request received from the unitholder. **Allotment of Units** Units issued by the AMC under the Scheme shall be credited to the Investor's beneficiary account with a Depository Participant (DP) of CDSL or NSDL. The AMC will endeavour to credit the units to the beneficiary account of the Unit holder within two Business Days from the date of receipt of credit of the funds. Unit holders who have a Demat Account are requested to note the following : Investors who have holdings in mutual funds and securities in their demat account shall receive a Consolidated Account Statement from the Depository. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holdings, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis and shall be sent by the Depositories within twelve (12) days from the month end, to those Unit holder(s) who have opted for delivery via electronic mode and within fifteen (15) days from the month end, to those Unit holders who have opted for delivery via physical mode. The CAS as mentioned shall be sent to those Unit holders in whose folio(s)/demat account(s) transaction(s) has/have taken place during that month. As a green initiative measure, SEBI vide its circular no. SEBI/HO/MRD-PoD2/CIR/P/2024/93 dated July 1, 2024 has specified that the CAS shall be despatched by e-mail to all the Investors whose e-mail addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an Investor does

	not wish to receive CAS through e-mail, an option shall be given to the Investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. The Depositories shall also intimate the Investor on a quarterly basis through the SMS mode specifying the e-mail id on which the CAS is being sent. In case there is no transaction in any of the mutual fund folios, then CAS detailing holdings of investments will be issued to Unit holders who have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to Unit holders who have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October. However, where an Unit holder does not wish to receive CAS through e-mail, option shall be given to the Unit holder to receive the CAS in physical form at the address registered with the Depositories and the AMC/RTA. For further details, refer SAI.

Date: October 18, 2025

APPLICATION FORM

(To be Used / Distributed along with Key Information Memorandum)
Investors must read the Key Information Memorandum, Instructions and Product Labeling before completing this Form.
Please read the instructions before filling up the Application Form. Tick (✓) whichever is applicable, strike out whichever is not required.

Choice
The Joy of Earning

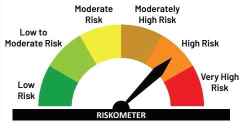
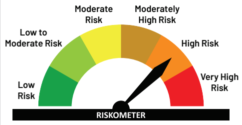
Choice GOLD ETF

(An open-ended scheme replicating/tracking domestic price of Gold)

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in gold in order to generate returns similar to the performance of domestic price of gold, subject to tracking errors

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

Choice Gold ETF	AMFI Tier I Benchmark - Domestic Price of Gold
	
The risk of the scheme is High	The risk of the benchmark is High

NFO Opens : 24th October 2025
NFO Closes : 31st October 2025
Scheme re-opens for continuous sale and re-purchase on or before : 6th November 2025

1. DISTRIBUTOR INFORMATION

ARN code	RIA code	ARN / RIA Name	Sub broker ARN code	Sub broker code **	EUIN*
ARN -	RIA -		ARN -		

*Employee Unique Identification Number **As allotted by ARN holder.
Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
Declaration for "execution-only" transaction (only where EUIN box is left blank).
I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. By mentioning RIA code, I/We authorize you to share my/our transactions data feed/portfolio holdings/ NAV details under Direct Plan of scheme(s) managed by you with the Investment Adviser.

Signature of 1st Applicant/Guardian/POA	Signature of 2nd Applicant	Signature of 3rd Applicant

2. MODE OF HOLDING AS PER DEMAT ACCOUNT HOLDING SEQUENCE

☐ Single OR ☐ Anyone or Survivor OR ☐ Joint# #Default option for more than one holder

GO GREEN INITIATIVE

☐ Opt-in – Physical ☐ Opt-out – Email Refer instruction no. 8

3. DEMAT ACCOUNT DETAILS (Mandatory)

National Securities Depository Limited				Central Depository Services (India) Limited			
Depository Participant Name				Depository Participant Name			
DP ID	IN	Beneficiary A/c No.		DP ID		Beneficiary A/c No.	

4. SOLE / FIRST APPLICANT'S DETAILS (Investor Holding Sequence should exactly match with the Demat Account Holding Sequence) # Mandatory

☐ Mr ☐ Ms ☐ Mrs ☐ M/S (Please ✓)

Name # Gender (Please ✓) ☐ Male ☐ Female

Date of Birth/Incorporation # D D M M Y Y Y Y Proof of DOB of Minor enclosed (Please ✓) ☐ Passport ☐ Birth Certificate ☐ Other please specify

Father's name

Mother's name

PAN # **NOTE-** PAN copy mandatory CKYC / KIN

Legal Entity Identification (*Applicable for Non-Individuals only*)

Guardian Name (in case of Minor) / POA (Contact Person For Non Individuals / POA Holder Name) (Name as per PAN) *Refer instruction no. 3*

Father's name

Mother's name

PAN # **NOTE-** PAN copy mandatory DOB # CKYC / KIN

☐ Natural Guardian ☐ Legal Guardian$ $ Enclose supporting documents

Mailing Address (as per KYC records)

City

Pincode State Country

I/ we confirm, below contact details are of (Please select (✓) any) ☐ Primary holder ☐ ^ Family Specify relationship

Mobile No. Email ID

^ "Family" for this purpose shall mean self, spouse, dependent children and dependent parents.

Phone (Off) Fax No. Phone (Res)

Overseas Address (Mandatory in case of NRI/ FII applicant, in addition to mailing address)

City

Pincode State Country

ADDITIONAL KYC DETAILS

Tax Status: (Please ✓)

☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Partnership ☐ Trust ☐ HUF ☐ AOP ☐ Minor through guardian ☐ Company
☐ FIIs ☐ PIO ☐ Body Corporate ☐ Society/Club ☐ Sole Proprietorship ☐ Non Profit Organisation ☐ Financial Institution ☐ NBFC ☐ Others please specify

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ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Choice
The Joy of Earning

Name PAN

An Application for scheme **Choice Gold ETF**

Along with Cheque / DD No. / UTR No. Dated D D M M Y Y Y Y

Drawn on (Bank) Amount ₹

Signature, Stamp & Date

Non-Profit Organization (NPO):		
We are falling under **"Non-Profit Organization"** [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013)		☐ Yes ☐ No
If yes, please quote Registration No. of Darpan portal of Niti Aayog		☐ Enclosed relevant documentary proof evidencing the above definition.
If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.		

FATCA DETAILS

Are you a Tax Resident of any Country other than India ? ☐ Yes ☐ No **FATCA & CRS Details:** For Individuals (Mandatory).

The below information is required for all applicant(s)/ guardian. Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? ☐ Yes ☐ No
If Yes, please provide the following information [mandatory].

** Please indicate all countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and Identification type e.g. TIN etc.*

Country of tax resident	1.	2.	3.
Tax Payer Ref ID No.	1.	2.	3.
Identification Type	1.	2.	3.

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. In case Tax Identification Number is not available, kindly provide its functional equivalent.

Country of Birth: ________ City of Birth: ________ Country of Nationality: ________

If TIN is not available, Please ✓ the reason A, B or C : Reason ☐ A ☐ B ☐ C Refer: "Instructions for Application Form" down below for details.

SECOND APPLICANT'S DETAILS (Investor Holding Sequence should exactly match with the Demat Account Holding Sequence)

☐ Mr ☐ Ms ☐ Mrs (Please ✓)

Name # ________ Gender (Please ✓) ☐ Male ☐ Female

Father's name ________

Mother's name ________

PAN # ________ **NOTE-** PAN copy mandatory DOB # ________ CKYC / KIN ________

I/ we confirm, below contact details are of (Please select (✓) any) ☐ Primary holder ☐ ^ Family ________ Specify relationship

Mobile No. ________ Email ID ________

^ "Family" for this purpose shall mean self, spouse, dependent children and dependent parents.

Phone (Off) ________ Phone (Res) ________

ADDITIONAL KYC DETAILS

Tax Status: (Please ✓)

☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Partnership ☐ HUF ☐ AOP ☐ Minor through guardian ☐ FIIs ☐ PIO ☐ Others ________ please specify

FATCA DETAILS

Are you a Tax Resident of any Country other than India ? ☐ Yes ☐ No **FATCA & CRS Details:** For Individuals (Mandatory).

The below information is required for all applicant(s)/ guardian. Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? ☐ Yes ☐ No
If Yes, please provide the following information [mandatory].

** Please indicate all countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and Identification type e.g. TIN etc.*

Country of tax resident	1.	2.	3.
Tax Payer Ref ID No.	1.	2.	3.
Identification Type	1.	2.	3.

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. In case Tax Identification Number is not available, kindly provide its functional equivalent.

Country of Birth: ________ City of Birth: ________ Country of Nationality: ________

If TIN is not available, Please ✓ the reason A, B or C : Reason ☐ A ☐ B ☐ C Refer: "Instructions for Application Form" down below for details.

THIRD APPLICANT'S DETAILS (Investor Holding Sequence should exactly match with the Demat Account Holding Sequence)

☐ Mr ☐ Ms ☐ Mrs (Please ✓)

Name # ________ Gender (Please ✓) ☐ Male ☐ Female

Father's name ________

Mother's name ________

PAN # ________ **NOTE-** PAN copy mandatory DOB # ________ CKYC / KIN ________

I/ we confirm, below contact details are of (Please select (✓) any) ☐ Primary holder ☐ ^ Family ________ Specify relationship

Mobile No. ________ Email ID ________

^ "Family" for this purpose shall mean self, spouse, dependent children and dependent parents.

Phone (Off) ________ Phone (Res) ________

ADDITIONAL KYC DETAILS

Tax Status: (Please ✓)

☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Partnership ☐ HUF ☐ AOP ☐ Minor through guardian ☐ FIIs ☐ PIO ☐ Others ________ please specify

Are you a Tax Resident of any Country other than India ? ☐ Yes ☐ No	**FATCA & CRS Details:** For Individuals (Mandatory).		
The below information is required for all applicant(s)/ guardian. Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? ☐ Yes ☐ No If Yes, please provide the following information [mandatory].			
** Please indicate all countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and Identification type e.g. TIN etc.*			
Country of tax resident	1.	2.	3.
Tax Payer Ref ID No.	1.	2.	3.
Identification Type	1.	2.	3.
In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. In case Tax Identification Number is not available, kindly provide its functional equivalent.			
Country of Birth:	City of Birth:	Country of Nationality:	
If TIN is not available, Please ✓ the reason A, B or C : Reason ☐ A ☐ B ☐ C	Refer: "Instructions for Application Form" down below for details.		

Investment Amount A DD Charges (if applicable) B Total Amount A+B

Mode of Payment ☐ Cheque ☐ Demand Draft ☐ Electronic Fund Transfer

Cheque/DD Number Date D D M M Y Y Y Y

Drawn on Bank / Branch

Bank a/c no. IFSC Code

UTR dated D D M M Y Y Y Y

I/We hereby confirm and declare as under:I/We have read and understood the contents of the Statement of Additional Information of Choice Mutual Fund ("Mutual Fund") and the Scheme Information Document/Key Information Memorandum of Choice Gold ETF ('Scheme") and the instructions. I/We, hereby apply to the Trustee of the Mutual Fund for allotment of units of the Scheme of the Choice Mutual Fund, as indicated above, agree to abide by the terms, conditions, rules and regulations of the Scheme. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/We are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any act, regulation, rule, notification, directions or any other applicable laws enacted by the Government of India or any statutory authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/her/it for the different competing schemes of various mutual funds from amongst which the Scheme is being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of **the AMC/Mutual Fund**, I/We hereby authorize **the AMC/Mutual Fund** to refund the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree to notify the AMC immediately in the event of any information in the self-certification changes. I/We hereby authorize **the Mutual Fund**, the AMC and its agents to disclose my/our details including investments details to my/our bank(s)/the Mutual Fund's Bank'(s) and/or Distributor/Broker/Investment Advisor and to verify my/our bank details provided by me/us, or to disclose to such other service providers as deemed necessary for conduct of business. If the transaction is delayed or not affected at all for reasons of incomplete or incorrect information, I/We would not hold the Mutual Fund, the AMC, its service providers or representatives responsible. I/We will also inform the AMC about any changes in my/our bank account. The AMC can rely on the KYC/FATCA related details provided by me to the Depository Participant. Applicable to NRIs: I/We confirm that I am/We are Non-Resident(s) of Indian Nationality/ Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/ Ordinary Account/FCNR Account(s).

SIGNATURE(S)

1st Applicant / Guardian / POA Signature	2nd Applicant / POA Signature	3rd Applicant / POA Signature

Date D D M M Y Y Y Y Place

GENERAL GUIDELINES FOR APPLICATION FORM

a. Please read the Scheme Information Document/Key Information Memorandum of the Scheme carefully before investing.

b. Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.

c. The application form should be completed in ENGLISH.

d. All cheques, demand drafts and pay orders should be crossed "Account Payee only" and made in favour of "Scheme Name".

e. If the Scheme name on the NFO form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

f. Any over-writing / changes made while filling the form must be authenticated by cancelling the original entry, re-entering correct details and ensuring that all applicants counter-sign against each correction.

g. Investors must write the application form number / folio number on the reverse of the cheque / demand draft.

h. FATCA Declaration: Individual investors, please fill in FATCA / CRS annexure and attach along with Application form. Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form.

i. Please strike off sections that are not applicable.

INSTRUCTIONS FOR APPLICATION FORM

1. DISTRIBUTOR INFORMATION

a. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

b. Please mention 'DIRECT' in case the application is not routed through any distributor.

c. Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIN". EUIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIN is mandatory in case of advisory transactions.

d. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIN of the Sales Person (if any) in the "EUIN" column.

e. Distributors are advised to ensure that they fill in the RIA code, in case they are a Registered Investment Advisor.

f. Investors are requested to note that EUIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ARN-14/12-13 dated July 13, 2012.

2. UNITS HELD IN DEMATERIALISED FORM

1) Unit holders must provide their demat account details in the specified section of the application form. The unit holder are required to have a beneficiary account with the Depository Participant(DP) 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. Applicant's must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect not matched with the depository data, then the application will be rejected and money refunded to the investor.

3. APPLICANT'S INFORMATION

a. Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Demat Account. Please note the following:

- In case the applicant is a Non-Individual investor, the Contact Person's name should be stated in the space provided (Name of Guardian / Contact Person)
- In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
- In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/ Beneficiary. There shall be no joint account with a minor unitholder.

b. As per recent guidelines, Primary holders are required to provide their Email Address and Mobile number for ease of communications and to prevent fraudulent transactions.

c. Please indicate the tax status of the sole/1st applicant at the time of investment. The abbreviations used in this section are :

NRI: Non Resident Indian, PIO: Person of Indian Origin, FII: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF : Hindu Undivided Family.

d. Where the investment is on behalf of a Minor by the Guardian:

- The Minor shall be the first and sole holder in the account.
- No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.
- Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.
- A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photocopy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate / mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc. c) Passport of the minor d) Any other suitable proof evidencing the relationship.
- Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.
- The bank a/c to be in name of minor or guardian with minor as joint.

f. Choice Mutual Fund has decided to restrict subscriptions from United States persons (U.S. person) as defined under the extant laws of the United States of America and Residents of Canada in the schemes of Choice Mutual Fund, Any individual who is a foreign national or any entity that is not an Indian Resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as an FPI, Non-Resident Indians residing in the Financial Action Task Force (FATF) Non Compliant Countries and Territories (NCCTs) & Overseas Corporate Bodies.

g. **KYC Requirements And Details:**

Please furnish PAN & KYC details for each applicant/unit holder, including the Guardian and/or Power Of Attorney (POA) holders as explained in the below points.

- **PAN**
  It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photocopy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.
- **KNOW YOUR CUSTOMER (KYC)**
  Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form as per AMFI circular 135/BP/68/2016-17. To download Common KYC Application Form, please visit our website www.choicemf.com.
- **Operationalisation of Central KYC Records Registry (CKYCR)**
  Central Registry of Securitisation and Asset Reconstruction and Security interest of India 'CERSAI') has been authorised by Government of India to act as Central KYC Records Registry under Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 ('PMLA Rules').
  SEBI vide its circular ref. no. CIR/MIRSD/66/2016 dated July 21, 2016 and circular ref. no. CIR/MIRSD/120/2016 dated November 10, 2016 has prescribed that the Mutual Fund/ AMC should capture KYC information for sharing with CKYCR as per the KYC template prescribed by CERSAI.
  In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017:

a) Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to **the Mutual Fund/ AMC**.

b) Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or fill CKYC Form.

c) Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC identifier ('KIN') will be generated for such customer.

d) New investors, who have completed CKYC process & have obtained KIN may quote their KIN in the application form instead of submitting CKYC Form/ Supplementary KYC Form.

e) AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.

f) If the PAN of investor is not updated on CKYCR system, the investor should submit selfcertified copy of PAN card to the Mutual Fund/ AMC.

The CKYC Form and Supplementary KYC Form are available at Investor Service Centre (ISC) of Choice Mutual Fund and on website www.choicemf.com.

The AMC reserves the right to reject transaction application in case the investor(s) fails to submit information and/or documentation as mentioned above. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s).

h. Contact Information

a. Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. (P.O. Box address is not sufficient).

b. Please note that all communication i.e. Annual Report, News Letters will be sent via e-mail, if the e-mail id of the investor is provided in the application form.

c. Overseas address is mandatory for NRI/FII investors.

i. Instructions for LEI

As per the RBI circular no RBI/2020-21/82, obtaining the Legal Entity Identifier is mandatory for all non-individuals and it should be quoted in any financial transactions of Rs.50 Crores and above routed through RTGS/NEFT w.e.f 1st April 2021. It is applicable for all purchases (inward remittance), redemption / IDCW / brokerage payouts (outward remittance).

4. INVESTMENT/PAYMENT DETAILS

- Third Party Payment" shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued.'Related person/s' means such persons as may be specified by the AMC from time to time. The investors making an application under the exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.
- Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
- Submit a separate, prescribed, 'Third Party Payment Declaration Form' and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at www.choicemf.com)
- Submit a cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.

For identifying Third Party Payments, investors are required to comply with the requirements specified below:

a. Payment by Cheque: An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/signature of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

(i) a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

(ii) a letter* (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, alongwith information like bank account number, bank branch,account type, the MICR code of the branch & IFSC Code (where available).

*In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

b. Payment by Prefunded Instrument:

- If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.

c. Payment by RTGS, NEFT, ECS, Bank transfer, etc:

A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited.

The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is only indicative not exhaustive list and any other mode of payment as introduced from time to time will also be covered accordingly. In case the application for subscription does not comply with the above provisions, the AMC / Registrars retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

I. LUMPSUM INVESTMENT

If you are from a city where there is no designated Investor Service Centre of Choice MF, you may make a payment by a Demand Draft for the investment amount. Please enter the cheque or DD amount, DD Charges (if applicable) and the investment amount. The AMC shall bear the DD Charges incurred by an applicant as per demand draft charges prescribed by State Bank of India. The AMC shall, however, not refund any DD charges to the investor under any circumstances.

NRI investors

NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FIIs may purchase units only on a repatriation basis. They shall attach a copy of the cheque used for payment or a Foreign Inward Remittance Certificate (FIRC) or an Account Debit Certificate from the bankers along with the application form to enable the AMC to ascertain the repatriation status of the amount invested. The account type shall be clearly ticked as NRE or NRO or FCNR, to enable the AMC determine the repatriation status of the investment amount. The AMC and the Registrar may rely on the repatriation status of the investment purely based on the details provided in the application form.

Repatriation basis

- NRIs and PIOs may pay their subscription amounts by way of Indian Rupee drafts purchased abroad, cheques drawn on Non-Resident External (NRE) Accounts or Indian Rupee drafts payable at par at any of the centres where the AMC has a designated ISC and purchased out of funds held in NRE Accounts / FCNR Accounts. FIIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in Foreign Currency Accounts or Non Resident Rupee Accounts maintained with a designated branch of an authorised dealer with the approval of RBI.
- In case Indian Rupee drafts are purchased abroad or from FCNR/NRE accounts, an account debit certificate from the bank issuing the draft confirming the debit shall also be submitted with the application form. NRIs shall also be required to furnish such other documents as may be necessary and as requested by the AMC/Mutual Fund/Registrar, in connection with the investment in the schemes.

Non-Repatriation basis

NRIs and PIOs may pay their subscription amounts by cheques/demand drafts drawn out of Non-Resident Ordinary (NRO) accounts/ Non-Resident Special Rupee (NRSR) accounts and Non Resident Non-Repatriable (NRNR) accounts payable at the city where the application form is accepted.

5. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)

FATCA & CRS TERMS & CONDITIONS: Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with Choice Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS INSTRUCTIONS:

^In case Tax Identification Number is not available, kindly provide its functional equivalent.

Reason A: The country where the Account holder is liable to pay tax does not issue Tax Identification Number to its residents.

Reason B: No TIN required. (Section this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected)

Reason C: Other, please state the reason therefore

For Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website www.choicemf.com.

If you have any questions about your tax residency, please contact your tax advisor.

$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

- With effect from November 1, 2015 all investors will have to mandatorily provide the information and declarations pertaining to FATCA/CRS for all new accounts opened, failing which the application / transaction request shall be liable to be rejected.
- Investors are requested to provide all the necessary information / declarations to facilitate compliance, considering India's commitment to implement CRS and FATCA under the relevant international treaties.

  Please consult your professional tax advisor for further guidance on your tax residency, if required.

  In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship; AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence
Telephone number in a country other than India	If no Indian telephone number is provided 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence If Indian telephone number is provided along with a foreign country telephone number 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR 2. Documentary evidence
Telephone number in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence

6. ONLINE DISPUTE REDRESSAL MECHANISM

In accordance with SEBI circular no. SEBI/HO/OIAE/OIAE-IAD-1/P/CIR/2023/145 dated July 31, 2023 (updated on August 24, 2023) ("the circular") all disputes between institutional or corporate clients and AMC can be resolved at the option of the institutional or corporate clients.

a. In accordance with the circular and by harnessing online conciliation and/or by online arbitration as specified in the circular OR

b. by harnessing any independent institutional mediation, conciliation and/or online arbitration institution in India.

7. DECLARATION AND SIGNATURES

- Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.
- All signatures should be hand written in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in both cases must be attested by a Judicial Magistrate or a Notary Public.
- If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected. The POAshould contain the signature of the investor (POADonor) and the POAholder.
- In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.
- In case of application under POA or by a Non-Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for/ authorize the POA holder/ authorized signatory to make application/ invest moneys on behalf of the investor.

8. GO GREEN INITIATIVE IN MUTUAL FUNDS

- With respect to the directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through digital platform as a green initiative measure.
- In line with above initiative, Choice Mutual Fund has adopted `Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website www.choicemf.com in a downloadable format. Further, wherever email ids are registered in our records, the scheme Annual Reports / Abridged Summary will be sent via email.
- If you do not opt-in to receive a physical copy of the scheme Annual Report/ Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

9. IMPLEMENTATION OF AMENDMENTS IN INDIAN STAMP ACT, 1899

Investors / Unit Holders of all the Scheme(s) of the Mutual Fund pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 and Notification dated March 30, 2020 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on mutual fund transactions with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase) to the unitholders would be reduced to that extent.

APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)

Application Form (to be used by investors adopting the ASBA route)

Choice
The Joy of Earning

KEY PARTNER/AGENT INFORMATION (Investors Applying under direct plan should mention "DIRECT" in ARN Column)

Distributor/ RIA Code	Sub Agent ARN	Sub Agent Code/Bank Branch Code/Internal Code	*Employee Unique Identification Number (EUIN)

* EUIN Declaration (Only where EUIN box is left blank) - EUIN Declaration: I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/ relationship manager/sales person of the distributor/sub broker and the distributor has not charged any advisory fees on this transaction.

Signature of Sole/First Applicant	Signature of Second Applicant	Signature of Third Applicant

1. INVESTOR'S DETAILS (Names should be in the same sequence as appearing in your Demat Account. In case of discrepancies, the Application is liable to get rejected.)

Sole/First Applicant

KYC Identification Number (KIN) PAN Proof to be enclosed (✓) ☐ PAN card copy

Guardian's Name (If Sole / First Applicant is a Minor) OR Contact Person's (In case of Non-Individual Investors only)

Name

KYC Identification Number (KIN) PAN Proof to be enclosed (✓) ☐ PAN card copy

Are you a resident of USA/Canada? (✓) ☐ Yes ☐ No Default if not ticked.

Email Address Contact No.

Legal Entity Identification *[*Applicable for Non-Individuals only]*

Bank Name IFSC Code

A/c No. Account Type (Please ✓) ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ Others (please specify)

2nd holder Name

KYC Identification Number (KIN) PAN Proof to be enclosed (✓) ☐ PAN card copy

Email Address Contact No.

3rd holder Name

KYC Identification Number (KIN) PAN Proof to be enclosed (✓) ☐ PAN card copy

Email Address Contact No.

2. INVESTMENT DETAILS

Scheme Name **Plan** (✓) ☐ Regular ☐ Direct ☑ Growth ISIN

Total amount to be blocked in figures ₹ (in words)

3. SCSB ACCOUNT DETAILS (please refer websites of NSE, BSE and SEBI for list of SCSBs)

Bank Name

Branch Address

Bank A/c. No. A/c. Type: ☐ Savings ☐ Current ☐ NRO ☐ NRE* * For NRI Investors

4. DEMAT ACCOUNT INFORMATION (Mandatory for crediting units in demat account)

Please furnish the below details and enclose a copy of the Client Master/Transaction Cum Holding Statement/ Cancelled delivery instruction slip.

NSDL ☐ DP Name DP ID I N Beneficiary A/c No.

CDSL ☐ DP Name Beneficiary A/c No.

5. UNDERTAKING BY ASBA INVESTOR / ACCOUNT HOLDER

1) I/We hereby undertake that I/We am/are an ASBA investor(s) as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009.
2) In accordance with ASBA process provided in the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009, I/We authorize (a) the Self Certified Syndicate Bank (SCSB) to do all acts as are necessary to make an application for purchase of units in the NFO blocking the amount to the extent mentioned above in the "SCSB details" or unblocking of funds in the bank account maintained with the SCSB specified in the ASBA Form, transfer of funds to the Issuer's account designated for this purpose on receipt of instruction from the Registrar after finalisation of the basis of allotment entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar to Choice Mutual Fund to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the ASBA Form, upon finalisation of the basis of allotment and to transfer the requisite money to the Issuer's account designed for this purpose.
3) In case the amount available in the bank account specified in the ASBA Form is insufficient for blocking the amount equivalent to the application money, the SCSB shall reject the application.
4) If the DP ID, Client ID or PAN furnished in the ASBA Form is incorrect or incomplete, the ASBA Application shall be rejected and the AMC, R&TA and SCSB shall not be liable for losses, if any.
5) I/We hereby authorise the SCSB to make relevant revisions as may be required to be done during the NFO, in the event of price revision.

Having read and understood the contents of the SID and SAI, I / We hereby apply under Direct / AMFI Certified empaneled distributors to the Trustees of Choice Mutual Fund for units of the Scheme / Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I / We have understood the details of the Scheme and I / We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We hereby authorise Choice Mutual Fund, its Investment Manager and its Agents to disclose details of my / our investment to my / our bank(s) / Choice Mutual Fund's Bank(s) and / or Distributor / Broker / Investment Advisor and to verify my / our bank details provided by me / us. I / We hereby declare that the particulars given above are correct and express my / our willingness to make payments referred above through participation in ECS / Direct Debit Facility. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I / We would not hold Choice Mutual Fund, their appointed service providers or representatives responsible. I / We will also inform Choice Mutual Fund, about any changes in my / our bank account. We have understood that the present scheme does not offer any guarantee or assured return and that the scheme is subject to credit risk or default risk including possible loss of principal, any losses in case of a default will be borne by me/us. *I / We confirm that I am / We are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO / FCNR Account. I / We confirm that the details provided by me / us are true and correct. I / We hereby declare that the amount being invested by me / us in the Scheme of Choice Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time. *Applicable to NRI I / We confirm that the ARN holder has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us. I/We acknowledge that the AMC has not considered my/our tax position in particular and that I/we should seek tax advice on the specific tax implications arising out of my/our participation in the scheme. I/We confirm that I am/We are not United States person(s) under the laws of United States or resident(s) of Canada. Incase of change to this status, I/We shall notify the AMC, in which event the AMC reserves the right to redeem my/our investments in the Scheme(s).

Signature of the Applicant(s)	1. Sole / First Applicant / Guardian / POA	2. Second applicant / POA	3. Third Applicant / POA	Attn: NRI investors; payment must be made through NRE/ FCNR Accounts)
Signature of the Bank Account Holder(s)	1. Sole / First Applicant / Guardian / POA	2. Second applicant / POA	3. Third Applicant / POA	

ACKNOWLEDGEMENT SLIP - APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)

Choice
The Joy of Earning

Scheme Name Plan Option

Received from Mr./Ms.

SCSB Account details: Account No.

Bank Name Branch

Total Amount to be blocked :

Application No.

Folio No.

PAN No.

Instructions for filling up the Application Form

Background:

In its continuing endeavor to make the existing New Fund Offer process more efficient, SEBI introduced a supplementary process of applying in New Fund Offer, viz: the "Applications Supported by Blocked Amount (ASBA)" process. Accordingly, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended have been amended for ASBA process. The salient features of circular no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009 available on SEBI website for "Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as "ASBA") are mentioned below for understanding the ASBA process:

1. **Meaning of ASBA:** ASBA is an application for subscribing to a New Fund Offer (NFO), containing an authorisation to block the application money in a bank account.
2. **Self Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSBs will be displayed by SEBI on its website at www.sebi.gov.in from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI's website. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSBs for availing this facility. Further it may be noted that from time to time new banks register themselves as SCSBs who become eligible to provide these services and also the existing SCSBs designate additional branches that also provide this facility. An updated list of all the registered SCSBs, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address http://www.sebi.gov.in. Further these details are also available on the websites of the Stock Exchanges at http:// www.bseindia.com and http://www.nseindia.com. Alternatively, investors may also contact the AMC, R&TA for information about the SCSBs or the ASBA process. These SCSBs are deemed to have entered into an arrangement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. An SCSB shall identify its Designated Branches (DBs) at which an ASBA Applicant shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the Issue, Stock Exchanges and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSBs maintained by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective websites. These details shall also be made available by the SCSB on its website:
   (i) Name and address of the SCSB (ii) Addresses of DBs and CB and other details such as telephone number, fax number and email ids.
   (iii) Name and contact details of a nodal officer at a senior level from the CB.
3. **Eligibility of Investors:** An Investor shall be eligible to apply through ASBA process, if he/she:
   (i) is a Resident Retail Individual Investor, Non Institutional Investor, QIBs, Eligible NRIs applying on non-repatriation basis, Eligible NRIs applying on repatriation basis i.e. any investor,
   (ii) is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred as „ASBA Investors‰.
4. **ASBA Facility in Brief:** Investor shall submit his / her Application through an ASBA Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investor or bank account utilised by the ASBA Investor (ASBA Account) is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the ASBA Application Form, physical or electronic, on the basis of an authorisation to this effect given by the account holder at the time of submitting the Application. The Application Amount shall remain blocked in the aforesaid ASBA Account until the Allotment in the New Fund Offer and consequent transfer of the Application Amount against the allocated Units to the Issuers account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal / rejection of the ASBA Application, as the case may be. The ASBA data shall thereafter be uploaded by the SCSB in the electronic IPO system of the Stock Exchanges. Once the Allotment is finalised, the R&TA shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Applicants to the AMC account designated for this purpose. In case of withdrawal/ Rejection of the Offer, the R&TA shall notify the SCSBs to unblock the blocked amount of the ASBA Applicants within one day from the day of receipt of such notification.
5. **Obligations of the AMC:** AMC shall ensure that adequate arrangements are made by the R&TA to obtain information about all ASBAs and to treat these applications similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009.

   Investors are requested to check with their respective banks about the availability of the ASBA facility.
6. **Other Information for ASBA Investors:**
   1. On the closure date of the NFO, the ASBA form should be submitted to the SCSBs before the 3.00 p.m. or such other time as may be decided by respective SCSBs.
   2. The Applicant intending to invest in the Scheme through ASBA Process will be required to have a beneficiary account with a Depository Participant (DP) of NSDL/ CDSL and will be required to mention in the application form DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO.
   3. Signatures as available with depository will be taken for all purpose after the allotment of units incase of demat holding.
   4. All static details in our records would be taken from the demat account (DP ID) provided by you.
   5. Bank account details provided in the ASBA Application form will be used for refunding reject applications where DP ID is not matching
   6. Bank Mandate for redemptions/dividend will be as per your DP ID incase of demat holding.
   7. SCSB shall give ASBA investors an acknowledgement for the receipt of ASBAs.
   8. SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has systems to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
   9. SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed.
   10. SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
   11. R&TA shall act as a nodal agency for redressing complaints of ASBA and non-ASBA investors, including providing guidance to ASBA investors regarding approaching the SCSB concerned.
   12. ASBA facility is currently available only to those investors who wish to hold the units in dematerialized form.

Grounds for rejection of ASBA applications

ASBA application forms can be rejected by the AMC/Registrar/ SCSBs, on the following technical grounds:

1. Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc.
2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked.
3. ASBA Application Form without the stamp of the SCSB.
4. Application by any person outside India if not in compliance with applicable Foreign and Indian laws.
5. Bank account details not given/incorrect details given.
6. Duly certified Power of Attorney, if applicable, not submitted along with the ASBA Application Form.
7. No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.
8. Insufficient funds in the investor's account.
9. Application accepted by SCSB and not uploaded on/with the Exchange / Registrar

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ACKNOWLEDGEMENT SLIP - APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)

Choice
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Scheme Name ____________ Plan ____________ Option ____________

Received from Mr./Ms. ____________

SCSB Account details: Account No. ____________

Bank Name ____________ Branch ____________

Total Amount to be blocked : ____________

Application No. ____________

Folio No. ____________

PAN No. ____________

ADDITIONAL KYC INFORMATION AND FATCA & CRS ANNEXURE FOR INDIVIDUAL ACCOUNTS

Choice
The Joy of Earning

(Including Sole Proprietor) (Refer to instructions)

FIRST / SOLE APPLICANT / GUARDIAN

Name ____________________ PAN ☐☐☐☐☐☐☐☐☐☐

OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth:	Country of Birth:
Nationality: ☐ Indian ☐ U.S. ☐ Others (Please specify) ____________	Tax Residence Address (for KYC address): ☐ Residential ☐ Office ☐ Registered Office ☐ Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? ☐ Yes ☐ No

If 'No', please proceed with the signature of declaration

If 'Yes', please fill for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
1				Reason ☐ A ☐ B ☐ C*
2				Reason ☐ A ☐ B ☐ C*

* Please specify reason

Reason A : The country where the Account Holder is liable to pay tax does not issue Tax Identification Number to its residents.
Reason B : No TIN required. (Select this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected)
Reason C : others; please state the reason thereof.

Occupation Details : ☐ Service Private Sector ☐ Public Sector ☐ Government Service ☐ Student ☐ Professional ☐ Housewife ☐ Business ☐ Retired ☐ Agriculture ☐ Proprietorship ☐ Others (please specify) ____________

Gross Annual Income ☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5 - 10 Lacs ☐ 10 - 25 Lacs ☐ 25 Lacs - 1 Crore ☐ >1 Crore

Politically Exposed Person (PEP) Status* ☐ PEP ☐ Related to PEP ☐ Not Applicable

*PEP are defined as individuals who are or have been entrusted with prominent publications in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

SECOND APPLICANT

Name ____________________ PAN ☐☐☐☐☐☐☐☐☐☐

OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth:	Country of Birth:
Nationality: ☐ Indian ☐ U.S. ☐ Others (Please specify) ____________	Tax Residence Address (for KYC address): ☐ Residential ☐ Office ☐ Registered Office ☐ Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? ☐ Yes ☐ No

If 'No', please proceed with the signature of declaration

If 'Yes', please fill for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
				Reason ☐ A ☐ B ☐ C*
				Reason ☐ A ☐ B ☐ C*

* Please specify reason

Reason A : The country where the Account Holder is liable to pay tax does not issue Tax Identification Number to its residents.
Reason B : No TIN required. (Select this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected)
Reason C : others; please state the reason thereof.

Occupation Details : ☐ Service Private Sector ☐ Public Sector ☐ Government Service ☐ Student ☐ Professional ☐ Housewife ☐ Business ☐ Retired ☐ Agriculture ☐ Proprietorship ☐ Others (please specify) ____________

Gross Annual Income ☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5 - 10 Lacs ☐ 10 - 25 Lacs ☐ 25 Lacs - 1 Crore ☐ >1 Crore

Politically Exposed Person (PEP) Status* ☐ PEP ☐ Related to PEP ☐ Not Applicable

*PEP are defined as individuals who are or have been entrusted with prominent publications in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

THIRD APPLICANT

Name ______________________________ PAN | | | | | | | | | | |

OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth:	Country of Birth:
Nationality: ☐ Indian ☐ U.S. ☐ Others (Please specify) ____________	Tax Residence Address (for KYC address): ☐ Residential ☐ Office ☐ Registered Office ☐ Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? ☐ Yes ☐ No

If 'No', please proceed with the signature of declaration

If 'Yes', please fill for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
1				Reason ☐ A ☐ B ☐ C*
2				Reason ☐ A ☐ B ☐ C*

* Please specify reason

Reason A : The country where the Account Holder is liable to pay tax does not issue Tax Identification Number to its residents.
Reason B : No TIN required. (Select this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected)
Reason C : others; please state the reason thereof.

Occupation Details : ☐ Service Private Sector ☐ Public Sector ☐ Government Service ☐ Student ☐ Professional ☐ Housewife ☐ Business ☐ Retired ☐ Agriculture ☐ Proprietorship ☐ Others (please specify) ____________

Gross Annual Income ☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5 - 10 Lacs ☐ 10 - 25 Lacs ☐ 25 Lacs - 1 Crore ☐ >1 Crore

Politically Exposed Person (PEP) Status* ☐ PEP ☐ Related to PEP ☐ Not Applicable

*PEP are defined as individuals who are or have been entrusted with prominent publications in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

POWER OF ATTORNEY (POA) HOLDER

Name ______________________________ PAN | | | | | | | | | | |

OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth:	Country of Birth:
Nationality: ☐ Indian ☐ U.S. ☐ Others (Please specify) ____________	Tax Residence Address (for KYC address): ☐ Residential ☐ Office ☐ Registered Office ☐ Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? ☐ Yes ☐ No

If 'No', please proceed with the signature of declaration

If 'Yes', please fill for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
1				Reason ☐ A ☐ B ☐ C*
2				Reason ☐ A ☐ B ☐ C*

* Please specify reason

Reason A : The country where the Account Holder is liable to pay tax does not issue Tax Identification Number to its residents.
Reason B : No TIN required. (Select this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected)
Reason C : others; please state the reason thereof.

Occupation Details : ☐ Service Private Sector ☐ Public Sector ☐ Government Service ☐ Student ☐ Professional ☐ Housewife ☐ Business ☐ Retired ☐ Agriculture ☐ Proprietorship ☐ Others (please specify) ____________

Gross Annual Income ☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5 - 10 Lacs ☐ 10 - 25 Lacs ☐ 25 Lacs - 1 Crore ☐ >1 Crore

Politically Exposed Person (PEP) Status* ☐ PEP ☐ Related to PEP ☐ Not Applicable

*PEP are defined as individuals who are or have been entrusted with prominent publications in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

CERTIFICATION

I hereby confirm that the information provided hereinabove is true, correct, and complete to the best of my knowledge and belief. I shall be solely liable and responsible for the information submitted above. I also confirm that I have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same. I also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of the same being effective and also undertake to provide any other additional information as may be required by any intermediary or by domestic or overseas regulators / Tax authorities.

SIGNATURES

First / Sole Applicant / Guardian	Second Applicant	Third Applicant

Date | D | D | M | M | Y | Y | Y | Y | Place ____________

Details of Additional FATCA & CRS Information

(Only for Non Individuals)

Choice
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Name of the entity :

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office

"Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

PAN | | | | | | | | | | |

Date of incorporation D D M M Y Y Y Y

City of incorporation

Country of incorporation

Please tick the applicable tax resident declaration:

1. Is "Entity" a tax resident of any country other than India ☐ Yes ☐ No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number %	Identification Type (TIN or Other, please specify)

% In case Tax Identification Number is not available, kindly provide its functional equivalent$.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here ☐☐

FATCA & CRS Declaration (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a, Financial institution[5] ☐ OR Direct reporting NFE[6] ☐ (please tick as appropriate)	GIIN **Note:** If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity
GIIN not available (please tick as applicable) If the entity is a financial institution,	☐ Applied for ☐ Not required to apply for - please specify 2 digits sub-category[7] ☐☐ ☐ Not obtained - Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1	Is the Entity a publicly traded company[1] (that is, a company whose shares are regularly traded on an established securities market)	☐ No	Yes ☐ (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange
2	Is the Entity a related entity[2] of a publicly traded company (a company whose shares are regularly traded on an established securities market)	☐ No	Yes ☐ (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company Nature of relation: ☐ Subsidiary of the Listed Company or ☐ Controlled by a Listed Company Name of stock exchange
3	Is the Entity an active[3] NFE	☐ No	Yes ☐ Nature of Business Please specify the sub-category of Active NFE ☐☐ (Mention code-refer 2c of Part C)
4	Is the Entity a passive[4] NFE	☐ No	Yes ☐ Nature of Business

[1]Refer 2a of Part C | [2]Refer 2b of Part C | [3]Refer 2c of Part C | [4]Refer 3(ii) of Part C | [5]Refer 1 of Part C | [6]Refer 3(vii) of Part C | [7]Refer1A of Part C

Choice
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FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with Choice Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach it to the form.

CERTIFICATION

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA& CRS Terms and Conditions below and hereby accept the same.

Name : ______________________ Designation : ______________________

Signature		Signature

Date D D M M Y Y Y Y Place ______________________

PART C FATCA Instructions & Definitions

1. **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.**
   - Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
   - 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 attributable 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 the year in which determination is made; or
     (ii) The period during which the entity has been in existence, whichever is less.
   - Investment entity is any entity:
     - 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
       (ii) Individual and collective portfolio management; or
       (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

     or
   - 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 activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

     (i) The three-year period ending on 31 March 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 03, 04, 05 and 06 - refer point 2c.)
   - 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.
   - **FI not required to apply for GIIN:**

     A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
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

2. **Non-financial entity (NFE) - Foreign entity that is not a financial institution**

   Types of NFEs that are regarded as excluded NFE are:

   a. Publicly traded company (listed company)

   A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. Active NFE : (is any one of the following):

Code	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 NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding 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 an investment fund, such as a private equity fund, venture capital fund, leveraged buyout 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;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into 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;
05	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;
06	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;
07	Any NFE that fulfils all of the following requirements: • 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, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; 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 reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and

Code	Sub-category
07	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 thereof.
	Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling 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 direct or 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 including a publicly traded corporation or related entity of a publicly traded company; or

(ii) an investment entity defined in clause (b) of these instructions

(iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of :

(1) IDCW,

(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 into in the ordinary course of such dealer's business as such a dealer.

(iv) Specified U.S. person - A U.S. person other than the following:

(i) a corporation, the stock of which is regularly traded on 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 851 of 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.

(v) Owner documented FFI

An FFI meets the following requirements:

(a) The FFI is an FFI solely because it is an investment entity;

(b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;

(c) The FFI does not maintain a financial account for any non participating FFI;

(d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and

(e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person,an exempt beneficial owner, or an excepted NFE.

(vi) Direct reporting NFE

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

(vii) Exemption code for U.S. persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	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
H	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)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

DECLARATION FORM OF ULTIMATE BENEFICIAL OWNERSHIP [UBO] / CONTROLLING PERSONS

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I. INVESTOR DETAILS

Investor Name

PAN

II. CATEGORY

Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company [If this category is selected, no need to provide UBO details].

Name of the Stock Exchange where it is listed#. ______

Security ISIN# ______

Name of the Listed Company (applicable if the investor is subsidiary/associate): ______

 # mandatory in case of Listed company or subsidiary of the Listed Company

☐ Unlisted Company ☐ Partnership Firm / LLP ☐ Unincorporated association / body of individuals ☐ Public Charitable Trust

☐ Private Trust ☐ Religious Trust ☐ Trust created by a Will. ☐ Others ______ Please specify

UBO / CONTROLLING PERSON(S) DETAILS.

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit?

☐ Yes ☐ No

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

	UBO-1 / Senior Managing Official (SMO)	**UBO-2**	**UBO-3**
Name of the UBO/SMO#			
UBO / SMO PAN# [For Foreign National TIN to be provided]			
% of beneficial interest#	☐ >10% controlling interest ☐ >15% controlling interest ☐ >25% controlling interest ☐ NA. (for SMO)	☐ >10% controlling interest ☐ >15% controlling interest ☐ >25% controlling interest ☐ NA. (for SMO)	☐ >10% controlling interest ☐ >15% controlling interest ☐ >25% controlling interest ☐ NA. (for SMO)
UBO / SMO Country of Tax Residency#			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#	Place of Birth ______ Country of Birth ______	Place of Birth ______ Country of Birth ______	Place of Birth ______ Country of Birth ______
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mm-yyyy] #			
UBO / SMO PEP#	☐ Yes – PEP ☐ Yes – Related to PEP ☐ N – Not a PEP	☐ Yes – PEP ☐ Yes – Related to PEP ☐ N – Not a PEP	☐ Yes – PEP ☐ Yes – Related to PEP ☐ N – Not a PEP
UBO / SMO Address [include City, Pincode, State, Country]	Address: ______ City: ______ Pincode: ______ State: ______ Country: ______	Address: ______ City: ______ Pincode: ______ State: ______ Country: ______	Address: ______ City: ______ Pincode: ______ State: ______ Country: ______

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
UBO / SMO Address Type	☐ Residence ☐ Business ☐ Registered Office	☐ Residence ☐ Business ☐ Registered Office	☐ Residence ☐ Business ☐ Registered Office
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	☐ Male ☐ Female ☐ Others ______	☐ Male ☐ Female ☐ Others ______	☐ Male ☐ Female ☐ Others ______
UBO / SMO Father's Name			
UBO / SMO Occupation ☐	☐ Public Service ☐ Private Service ☐ Business ☐ Others ______	☐ Public Service ☐ Private Service ☐ Business ☐ Others ______	☐ Public Service ☐ Private Service ☐ Business ☐ Others ______
SMO Designation#			
UBO / SMO KYC Complied?	☐ Yes ☐ No If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	☐ Yes ☐ No If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	☐ Yes ☐ No If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.

 # Mandatory column.

Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.

** Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.*

DECLARATION

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries / or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Authorized Signatory	Authorized Signatory	Authorized Signatory
Name:	Name:	Name:

Place ____________ Date D D M M Y Y Y Y

Instructions on Controlling Persons / Ultimate Beneficial Owner

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

(i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:

- more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
- more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership.
- more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

(ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.

(iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies / foreign investors

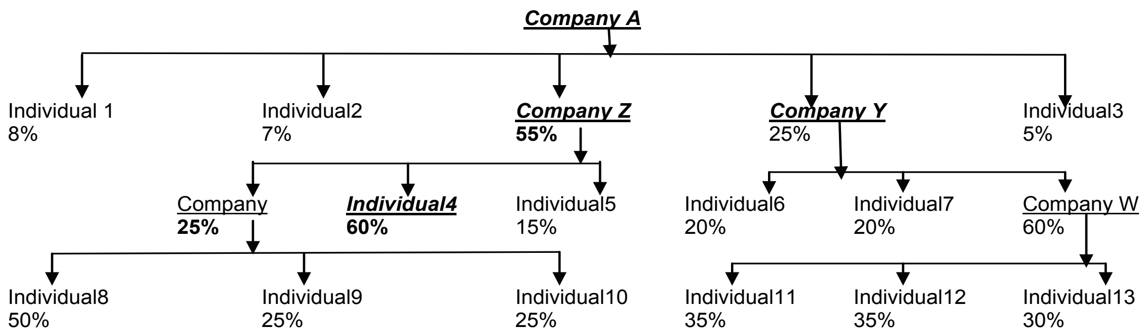
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

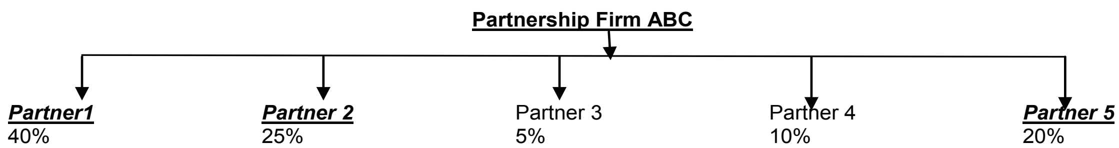
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



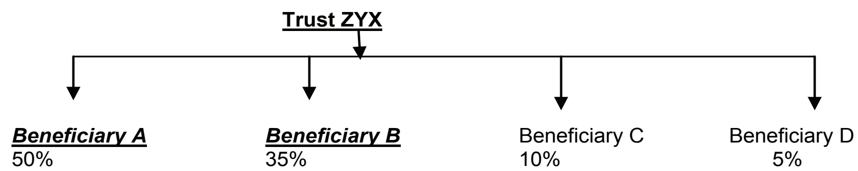
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2, 4 and 5 are considered as UBO as each of them holds >=10% of capital. KYC proof of these partners needs to be submitted including shareholding

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for >10% of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

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OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION

Choice AMC Private Limited
Sunil Patodia Tower, J B Nagar, Andheri East, Mumbai - 400099
Tel.: +91 22 6941 9999 / +91-88-2424-2424 Email: support@choicemf.com

CAMS - ISC - POINTS OF ACCEPTANCE

Sr. No.	Location	Region	Location code	Address	State
1	**Ahmedabad**	GUJARAT	A1	303 – 304 ,3rd Floor Mercado, Opp Municipal Market, Nr President Hotel, C G Road, Ahmedabad – 380 009	Gujarat
2	**Bangalore**	SOUTH	B2	Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), Bangalore, Karnataka - 560042	Karnataka
3	**Bhubaneswar**	EAST	B3	Plot No. 501 / 1741 / 1846, Office No. 203 (2nd Floor), Centre Point, Sriya Talkies Road, Kharvel Nagar, Unit-3, Bhubaneswar, Odisha - 751001	Orissa
4	**Chandigarh**	NORTH	C4	Deepak Tower, SCO 154 - 155, 1st Floor - Sector 17 - Chandigarh, Punjab - 160017	Punjab (Union Territory)
5	**Chennai**	SOUTH	M3	New No. 10 (Old No. 178) M.G.R. Salai, Nungambakkam, Chennai – 600 034.	Tamilnadu
6	**Cochin**	SOUTH	C3	Building Name Modayil, Door No. 39 / 2638, DJ, 2nd Floor, 2A, M.G. Road, Cochin - 682016	Kerala
7	**Coimbatore**	SOUTH	C2	No. 1334, Thadagam Road, Thirumurthy Layout, R.S. Puram, Behind Venketeswara Bakery, Coimbatore - 641002	Tamilnadu
8	**Durgapur**	EAST	343	Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216	West Bengal
9	**Goa**	WEST	G1	Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403001	Goa
10	**Secunderabad (Hyderabad)**	SOUTH	H1	208, II Floor Jade Arcade Paradise Circle, Hyderabad, Telangana 500 003.	Telangana
11	**Indore**	WEST	I5	101, Shalimar Corporate Centre, 8 - B, South Tukogunj, Opp.Greenpark, Indore, MadhyaPradesh - 452001	Madhyapradesh
12	**Jaipur**	NORTH	J1	R-7, Yudhisthir Marg C - Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan - 302001	Rajasthan
13	**Kanpur**	NORTH	K9	First Floor 106 - 108 City Centre, Phase II, 63/ 2, The Mall, Kanpur, Uttarpradesh - 208001	Uttarpradesh
15	**Lucknow**	NORTH	L1	Office No. 107, First Floor, Vaisali Arcade Building, Plot No 11, 6 Park Road, Lucknow - 226001	Uttarpradesh
16	**Ludhiana**	NORTH	L2	U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab - 141002	Punjab
17	**Madurai**	SOUTH	M6	Shop No. 3, 2nd Floor Surya Towers, No. 272/273, Goodshed Street, Madurai - 625001	Tamilnadu
18	**Mangalore**	SOUTH	M5	14-6-674/15(1), SHOP NO -UG11-2, MAXIMUS COMPLEX, LIGHT HOUSE HILL ROAD, MANGALORE – 575001, KARNATAKA	Karnataka
19	**Mumbai**	WEST	B1	30, Rajabahadur Compound, Opp. Indian Bank, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra – 400023	Maharashtra
20	**Nagpur**	WEST	N1	145, Lendra, New Ramdaspeth, Nagpur, Maharashtra - 440010	Maharashtra
21	**New Delhi**	NORTH	D1	CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110001	New Delhi
22	**Patna**	EAST	P10	301B, Third Floor, Patna One Plaza, Near Dak bunglow Chowk, Patna 800001	Bihar
23	**Pune**	WEST	P1	Vartak Pride, 1st Floor, Survey No. 46, City Survey, No. 1477, Hingne budruk, D.P.Road, Behind Dinanath mangeshkar Hospital, Karvenagar, Pune - 411052	Maharashtra
24	**Surat**	GUJARAT	S1	Shop No. G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395002	Gujarat
25	**Vadodara**	GUJARAT	V1	103, Aries Complex, Bpc Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat - 390007	Gujarat
26	**Vijayawada**	SOUTH	V3	40 - 1 - 68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Labbipet, Vijayawada, Andhra Pradesh - 520010	Andhra Pradesh
27	**Visakhapatnam (Vizag)**	SOUTH	V2	Flat No. GF2, D. No. 47 - 3 - 2 / 2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam, Andhra Pradesh - 530016	Andhra Pradesh
28	**Agra**	NORTH	562	No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttarpradesh - 282002	Uttarpradesh
29	**Ajmer**	NORTH	145	AMC No. 423 / 30, Near ChurchOpp T B Hospital, Jaipur Road, Ajmer, Rajasthan - 305001	Rajasthan
30	**Allahabad**	NORTH	532	18/18A, FF-3, Gayatri Dham Milan Tower, MG Marg, Civil Lines, Prayagraj (Allahabad) - 211001	Uttarpradesh
31	**Alwar**	NORTH	ALW144	256A, Scheme No. 1, Arya Nagar, Alwar, Rajasthan - 301001	Rajasthan
32	**Amaravati**	WEST	721	81, Gulsham Tower,2nd Floor,Near Panchsheel Talkies,Amaravati,Maharashtra,444601	Maharashtra
33	**Amritsar**	NORTH	183	3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar - 143001	Punjab
34	**Anand**	GUJARAT	ANA2692	101, A.P. Tower, B / H, Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat - 388001	Gujarat
35	**Asansol**	EAST	341	Block - G, First Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram Asansol, West Bengal - 713303	West Bengal
36	**Aurangabad**	WEST	240	2nd Floor, Block No. D - 21 - D - 22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001	Maharashtra
37	**Belgaum**	WEST	831	Classic Complex, Block No. 104, First Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006	Karnataka
38	**Berhampur**	EAST	BRP680	Kalika temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur - 760002	Orissa
39	**Bhavnagar**	GUJARAT	BHA278	501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001	Gujarat
40	**Bhilai**	EAST	788	First Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020	Chattisgarh
41	**Bhilwara**	NORTH	BHIL1482	C/o. Kodwani Associtates, Shope No. 211 - 213 2nd floor, Indra Prasth Tower syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara, Rajasthan - 311001	Rajasthan

Sr. No.	Location	Region	Location code	Address	State
42	**Bhopal**	WEST	755	Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh - 462011	Madhyapradesh
43	**Bokaro**	EAST	6542	1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004	Jharkhand
44	**Burdwan**	EAST	342	399, G T Road, Basement, Building Name - Talk of the Town, Burdwan, West Bengal - 713101	West Bengal
45	**Calicut**	SOUTH	495	29 / 97G, 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut, Kerala - 673016	Kerala
46	**Cuttack**	EAST	671	Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa - 753001	Orissa
47	**Davangere**	SOUTH	DVG8192	13, First Floor, Akkamahadevi Samaj Complex, Church Road, P. J. Extension, Davangere, Karnataka - 577002	Karnataka
48	**Dehradun**	NORTH	135	204 / 121, Nari Shilp Mandir Marg, First Floor, Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001	Uttarkhand
49	**Dhanbad**	EAST	326	Urmila Towers, Room No. 111 First Floor, Bank More, Dhanbad, Jharkhand - 826001	Jharkhand
50	**Erode**	SOUTH	424	197, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu - 638001	Tamilnadu
51	**Faridabad**	NORTH	FDB129	LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad – 121002	Haryana
52	**Ghaziabad**	NORTH	GHA120	1st Floor, C - 10, RDC Rajnagar, Opp Kacheri, Gate No. 2, Ghaziabad - 201002	Uttarpradesh
53	**Gorakhpur**	NORTH	551	Shop No. 5 & 6, Third Floor, Cross Road, The mall, A D Tiraha, Bank Road, Gorakhpur -273001	Uttarpradesh
54	**Guntur**	SOUTH	863	Door No. 31 - 13 - 1158, First Floor, 13 / 1, Arundelpet, Ward No. 6, Guntur - 522002	Andhra Pradesh
55	**Gurgaon**	NORTH	124	Unit No. - 115, First Floor Vipul Agora Building, Sector - 28, Near Sahara Mall, Mehrauli, Gurgaon Road, Chakkarpur, Gurgaon - 122001	Haryana
56	**Guwahati**	EAST	361	Piyali Phukan Road, K. C. Path, House No. 1, Rehabari, Guwahati - 781008	Assam
57	**Gwalior**	NORTH	751	G - 6, Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior, Madhya Pradesh - 474002	Madhyapradesh
58	**Hubli**	SOUTH	836	No. 204 - 205, First Floor, B - Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Karnataka- 580029	Karnataka
59	**Jabalpur**	WEST	761	8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh - 482001	Madhyapradesh
60	**Jalandhar**	NORTH	181	144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City, Punjab -144001	Punjab
61	**Jalgaon**	WEST	JLG257	Rustomji Infotech Services 70, Navipeth, Opp. Old Bus Stand, Jalgaon, Maharashtra - 425001	Maharashtra
62	**Jamnagar**	GUJARAT	J2	207, Manek Centre, P N Marg, Jamnagar, Gujarat - 361001	Gujarat
63	**Jamshedpur**	EAST	657	Tee Kay Corporate Towers, 3rd Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur-831001	Jharkhand
64	**Jodhpur**	NORTH	291	1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan - 342003	Rajasthan
65	**Kolhapur**	WEST	231	2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra - 416001	Maharashtra
66	**Kota**	NORTH	744	B-33, Kalyan Bhawan, Near Triangle Park, Vallabh Nagar, Kota, Rajasthan - 324007	Rajasthan
67	**Kottayam**	SOUTH	481	1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama Muttambalam - P O, Kottayam - 686501	Kerala
68	**Meerut**	NORTH	121	108, First Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut, Uttarpradesh - 250002	Uttarpradesh
69	**Moradabad**	NORTH	591	H 21 - 22, First Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001	Uttarpradesh
70	**Muzaffarpur**	EAST	MUZ621	Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar - 842001	Bihar
71	**Mysore**	SOUTH	821	No. 1, First Floor, CH. 26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka, - 570009	Karnataka
72	**Nasik**	WEST	253	First Floor, "Shraddha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik - 422002	Maharashtra
73	**Nellore**	SOUTH	861	Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001	Andhra Pradesh
74	**Panipat**	NORTH	180	SCO 83 - 84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana - 132103	Haryana
75	**Patiala**	NORTH	175	No. 35 New Lal Bagh, Opp. Polo Ground, Patiala - 147001	Punjab
76	**Pondicherry**	SOUTH	413	S - 8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001	Pondicherry
77	**Raipur**	EAST	771	HIG, C - 23 Sector - 1, Devendra Nagar, Raipur, Chattisgarh - 492004	Chattisgarh
78	**Rajahmundry**	SOUTH	883	Door No. 6 - 2 - 12, First Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T. Nagar, Rajahmundry, Andhra Pradesh - 533101	Andhra Pradesh
79	**Rajkot**	GUJARAT	R1	Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat - 360001	Gujarat
80	**Ranchi**	EAST	651	4, HB Road No. 206, Second Floor, Shri Lok Complex, H B Road, Near Firayalal, Ranchi, Jharkhand - 834001	Jharkhand
81	**Rourkela**	EAST	661	Second Floor, J B S Market Complex, Udit Nagar, Rourkela - 769012	Orissa
82	**Salem**	SOUTH	S3	No. 2, First Floor, Vivekananda Street, New Fairlands, Salem, Tamilnadu - 636016	Tamilnadu
83	**Sambalpur**	EAST	663	C/o. Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur, Orissa - 768001	Orissa
84	**Siliguri**	EAST	353	No.78, Haren Mukherjee Road, First Floor, Beside SBI Hakimpara, Siliguri - 734001	West Bengal
85	**Tirupur**	SOUTH	TRP421	1 (1), Binny Compound, Second Street, Kumaran Road, Tirupur, Tamilnadu - 641601	Tamilnadu
86	**Tirunelveli**	SOUTH	TRV462	No. F4, Magnam Suraksaa Apatments, Tiruvananthapuram Road, Tirunelveli - 627002	Tamilnadu
87	**Trichur**	SOUTH	487	Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur, Kerala - 680001	Kerala
88	**Trichy**	SOUTH	431	No 8, First Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu - 620018	Tamilnadu
89	**Trivandrum**	SOUTH	471	TC NO: 22/902, 1st - Floor "BLOSSOM" BLDG, OPP.NSS KARAYOGAM, SASTHAMANGALAM VILLAGE P.O, Thiruvananthapuram Trivandrum-695010. Kerala	Kerala
90	**Udaipur**	NORTH	294	No.32, Ahinsapuri, Fatehpura Circle, Udaipur - 313001	Rajasthan
91	**Valsad**	GUJARAT	2632	3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane Valsad, Gujarat - 396001	Gujarat
92	**Varanasi**	NORTH	542	Office No. 1, Second Floor, Bhawani Market, Building No. D - 58 / 2 - A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh - 221010	Uttarpradesh
93	**Vellore**	SOUTH	VEL416	Door No. 86, BA Complex, 1st Floor Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001	Tamilnadu
94	**Warangal**	SOUTH	870	H. No. 2 - 4 - 641, F - 7, First Floor, A. B. K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana - 506001	Telangana

Sr. No.	Location	Region	Location code	Address	State
95	**Balasore**	EAST	BLS6782	B. C. Sen Road, Balasore, Orissa - 756001	Orissa
96	**Jammu**	NORTH	JMU191	JRDS Heights, Sector 14, Nanak Nagar, Near Peaks Auto Showroom, Jammu Jammu & Kashmir - 180004	Jammu & Kashmir
97	**Ballari**	SOUTH	BRY8392	No. 18 /47 /A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102	Karnataka
98	**Navsari**	GUJARAT	NVS2637	214 - 215, Second Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Gujarat – 396445	Gujarat
99	**Rohtak**	NORTH	ROK1262	SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124001	Haryana
100	**Tirupati**	SOUTH	TPT877	Shop No. 6, Door No. 19 - 10 - 8, (Opp to Passport Office), AIR Bypass Road, Tirupati, AndhraPradesh - 517501	Andhra Pradesh
101	**Kalyani**	EAST	KAL_33	A – 1 / 50, Block A, Kalyani - Nadia Dt, PIN - 741235	West Bengal
102	**Bhuj**	GUJARAT	BUJ2832	Tirthkala First Floor, Opp BMCB Bank, New Station Road, Bhuj _kachchh. 370001	Gujarat
103	**Solapur**	WEST	SLP217	Flat No 109, First Floor, A Wing, Kalyani Tower126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra - 413001	Maharashtra
104	**Junagadh**	GUJARAT	JDH285	“Aastha Plus”, 202 - A, Second Floor, Sardarbag Road, Nr. Alkapuri, Opp. Zansi Rani Statue, Junagadh, Gujarat - 362001	Gujarat
105	**Ankleshwar**	GUJARAT	AKL2646	Shop No. F - 56, First Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002	Gujarat
106	**Kollam**	SOUTH	KLM474	Uthram Chanmbers (Ground Floor), Thamarakulam, Kollam - 691006	Kerala
107	**Jhansi**	NORTH	JHS510	No. 372 / 18D, First Floor, Above IDBI Bank, Beside V - Mart, Near RAKSHAN, Gwalior Road, Jhansi - 284001	Uttarpradesh
108	**Aligarh**	NORTH	ALIGA571	City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh - 202001	Uttarpradesh
109	**Satara**	WEST	SATA2162	117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra - 415002	Maharashtra
110	**Kumbakonam**	SOUTH	KUMBA435	No. 28 / 8, First Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam – 612001	Tamilnadu
111	**Bhagalpur**	EAST	BAGAL641	Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001	Bihar
112	**Bareilly**	NORTH	BAREL581	F - 62 - 63, Second Floor, Butler Plaza, Commercial Complex, Civil Lines, Bareilly, Uttarpradesh - 243001	Uttarpradesh
113	**Akola**	WEST	AKO724	Opp. RLT Science College Civil Lines, Akola, Maharashtra - 444001	Maharashtra
114	**Yamuna Nagar**	NORTH	YNR1732	124 - B / R, Model Town Yamunanagar, Yamuna Nagar, Haryana - 135001	Haryana
115	**Deoghar**	EAST	DE6432	S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand - 814112	Jharkhand
116	**Karimnagar**	SOUTH	KRI878	H. No. 7 - 1 - 257, Upstairs S B H mangammathota, Karimnagar, Telangana - 505001	Telangana
117	**Kadapa**	SOUTH	KDP8562	D. No. 3/2151/2152, Shop No 4, Near Food Nation, Raja Reddy Street, Kadapa – 516001, Andhra Pradesh	Andhra Pradesh
118	**Shimla**	NORTH	SML177	First Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Himachal Pradesh - 171001	Himachal Pradesh
119	**Kannur**	SOUTH	KNR497	Room No. PP. 14 / 435, Casa Marina Shopping Centre, Talap, Kannur, Kerala - 670004	Kerala
120	**Mehsana**	GUJARAT	MNA2762	First Floor, Subhadra Complex Urban Bank Road, Mehsana, Gujarat, 384002	Gujarat
121	**Hazaribag**	EAST	HAZ6546	Municipal Market, Annanda Chowk, Hazaribag, Jharkhand - 825301	Jharkhand
122	**Anantapur**	SOUTH	ATP8554	AGVR Arcade, Second Floor, Plot No. 37 (Part), Layout No. 466 / 79, Near Canara Bank, Sangamesh Nagar, Anantapur, Andhra Pradesh - 515001	Andhra Pradesh
123	**Kurnool**	SOUTH	KRL8518	Shop No. 26 and 27, Door No. 39 / 265 A and 39 / 265 B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001	Andhra Pradesh
124	**Hisar**	NORTH	HSR1662	No - 12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana - 125001	Haryana
125	**Sri Ganganagar**	NORTH	SGNR154	18 L Block, Sri Ganganagar, Rajasthan - 335001	Rajasthan
126	**Bhatinda**	NORTH	BTI164	2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab - 151001	Punjab
127	**Shimoga**	SOUTH	SHI8182	No. 65, First Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga, Karnataka - 577201	Karnataka
128	**Palakkad**	SOUTH	PKD491	Door No. 18 / 507 (3), Anugraha, Garden Street, College Road, Palakkad, Kerala - 678001	Kerala
129	**Margao**	WEST	MRG832	F4 - Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa - 403601	Goa
130	**Karur**	SOUTH	KAR4324	No. A5 75/1 Vaiyapuri Nagar 2nd Cross, Karur - 639 002	Tamilnadu
131	**Bikaner**	NORTH	BKN151	Behind Rajasthan Patrika In front of vijaya bank, 1404, amar singh pura Bikaner - 334001	Rajasthan
132	**Kakinada**	SOUTH	KKD884	D. No. 25 - 4 - 29, First Floor, Kommireddy vari street, Beside Warf Road, Opp swathi medicals, Kakinada - 533001	Andhra Pradesh
133	**Bilaspur**	EAST	BIL7752	Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C. G) - 495001	Chattisgarh
134	**Vapi**	GUJARAT	Vap260	208, Second Floor, HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi, Gujarat - 396195	Gujarat
135	**Ambala**	NORTH	AMB171	Shop No.4250, Near B D Senior Secondary School, Ambala Cantt, Ambala Haryana – 133001	Haryana
136	**Agartala**	EAST	AGA381	Nibedita First Floor, J B Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West, Pin - 799001	Tirupura
137	**Saharanpur**	NORTH	SHA132	First Floor, Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur, Uttarpradesh - 247001	Uttarpradesh
138	**Kharagpur**	EAST	KHG3222	“Silver Palace” OT Road, Inda - Kharagpur, G - P - Barakola, P.S. Kharagpur Local, Dist West Midnapore - 721305	West Bengal
139	**Tiruvalla**	SOUTH	TVL469	First Floor, Room No. 61 (63), International shopping Mall, Opp. ST Thomas Evangelical Church, Above Thomsan Bakery, Manjady, Thiruvalla - 689105	Kerala
140	**Alleppey**	SOUTH	ALP477	Doctor’s Tower Building, Door No. 14 / 2562, First Floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey, Kerala - 688001	Kerala
141	**Noida**	NORTH	NOI120	Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K - 82, Sector - 18, Noida – 201301	Uttarpradesh
142	**Thane**	WEST	THN22	Dev Corpora, A Wing, 3rd floor, Office no.301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601	Maharashtra
143	**Andheri**	WEST	ADHE22	No. 351, Icon, 501, Fifth Floor, Western Express Highway, Andheri East, Mumbai - 400069	Maharashtra
144	**Sangli**	WEST	SGL233	Jiveshwar Krupa Bldg. Shop. No. 2, Ground Floor, Tilak Chowk Harbhat Road, Sangli, Maharashtra - 416416	Maharashtra

Sr. No.	Location	Region	Location code	Address	State
145	**Jalna**	WEST	JNA2482	Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra - 431203	Maharashtra
146	**Ghatkopar**	WEST	GHAT22	Platinum Mall, Office No. 307, Third Floor, Jawahar Road, Ghatkopar East, Mumbai - 400077	Maharashtra
147	**Borivali**	WEST	BORI22	501 – TIARA, CTS 617, 617 / 1 - 4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali – West, Mumbai – 400092	Maharashtra
148	**Vashi**	WEST	VSH22	BSEL Tech Park, B - 505, Plot No. 39 / 5 & 39 / 5 A, Sector 30A, Opp.Vashi Railway Stationm Vashi, Navi Mumbai - 400705	Maharashtra
149	**Pitampura**	NORTH	PITA11	Number G - 8, Ground Floor, Plot No. C - 9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110034	New Delhi
150	**Tambaram**	SOUTH	TAMB44	Third Floor, B R Complex, No. 66, Door No. 11 A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600045	Tamilnadu
151	**Janakpuri**	NORTH	JANA11	Office Number 112, First Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058	New Delhi
152	**Bangalore (Wilson Garden)**	SOUTH	WILS80	First Floor, No. 17 / 1, (272) Tweleth Cross Road, Wilson Garden, Bangalore - 560027	Karnataka
153	**Karnal**	NORTH	KNL184	No. 29, Avtar Colony, Behind vishal mega mart, Karnal - 132001	Haryana
154	**Kalyan**	WEST	KALY0251	Office No. 413, 414, 415, Fourth Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) – 421301	Maharashtra
155	**Bharuch**	GUJARAT	BAR2642	A - 111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001	Gujarat
156	**Nadiad**	GUJARAT	NDI268	F 142, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat - 387001	Gujarat
157	**Ahmednagar**	WEST	AMN241	No. 3. First Floor, Shree Parvati, Plot No. 1 / 175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414003	Maharashtra
158	**Basti**	NORTH	BST5542	C/O. Rajesh Mahadev & Co., Shop No. 3, First Floor, Jamia Complex Station Road, Basti - 272002	Uttarpradesh
159	**Chhindwara**	WEST	CHI7162	Second Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, Madhya Pradesh - 480001	Madhyapradesh
160	**Chittorgarh**	NORTH	COR1472	3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan - 312001	Rajasthan
161	**Darbhanga**	EAST	DAR6272	Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001	Bihar
162	**Dharmapuri**	SOUTH	DMP4342	16 A / 63 A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu - 636701	Tamilnadu
163	**Dhule**	WEST	DHULE_2562	1793/ A , J B Road, Near Tower Garden, Dhule - 424001	Maharashtra
164	**Faizabad**	NORTH	FZD5278	9/1/51, Rishi Tola Fatehganj, Ayodhya, Faizabad, Uttar Pradesh–224001	Uttarpradesh
165	**Gandhidham**	GUJARAT	GDM2836	Shyam Sadan, First Floor, Plot No. 120, Sector 1 / A, Gandhidham - 370201	Gujarat
166	**Gulbarga**	SOUTH	GLG8472	Pal Complex, First Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka - 585101	Karnataka
167	**Haldia**	EAST	HLD3224	Mouza - Basudevpur, J. L. No. 126, Haldia Municipality, Ward No. 10, Durgachak, Haldia - 721602	West Bengal
168	**Haldwani**	NORTH	HDW5946	Durga City Centre, Nainital Road, Haldwani, Uttarakhand - 263139	Uttarpradesh
170	**Hoshiarpur**	NORTH	HSP1882	Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab - 146001	Punjab
171	**Hosur**	SOUTH	HOS4344	Survey No. 25 / 204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur - 635110	Tamilnadu
172	**Jaunpur**	NORTH	JNP5452	248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh - 222001	Uttarpradesh
173	**Katni**	WEST	KAT7622	First Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh - 483501	Madhyapradesh
174	**Khammam**	SOUTH	KMM8742	Shop No. 11 - 2 - 31 / 3, First Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Telangana - 507001	Telangana
175	**Malda**	EAST	MLD3512	Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West bengal - 732101	West Bengal
176	**Manipal**	SOUTH	820	Shop No. A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka - 576104	Karnataka
177	**Mathura**	NORTH	MTR565	159 / 160 Vikas Bazar Mathura Uttarpradesh - 281001	Uttarpradesh
178	**Moga**	NORTH	MOG1636	Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142 001	Punjab
179	**Namakkal**	SOUTH	NAM4286	156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu - 637001	Tamilnadu
180	**Palanpur**	GUJARAT	PAP2742	Gopal Trade center, Shop No. 13 - 14, Third Floor, Nr. BK Mercantile bank, Opp. Old Gunj, Palanpur - 385001	Gujarat
181	**Rae Bareli**	NORTH	RAE535	17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly, Uttar pradesh - 229001	Uttarpradesh
182	**Rajapalayam**	SOUTH	RJP4563	No. 59 A / 1, Railway Feeder Road, (Near Railway Station), Rajapalayam, Tamilnadu - 626117	Tamilnadu
183	**Ratlam**	WEST	RLM7412	Dafria & Co., No. 18, Ram Bagh, Near Scholar’s School, Ratlam, Madhya Pradesh - 457001	Madhyapradesh
184	**Ratnagiri**	WEST	RAG2352	Orchid Tower, Ground Floor, Gala No. 06, S. V. No. 301 / Paiki, 1 / 2, Nachane Municiple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri Dist. Ratnagiri - 415612	Maharashtra
185	**Roorkee**	NORTH	RKE1332	22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttara khand - 247667	Uttarkhand
186	**Sagar**	WEST	SAG7582	Opp. Somani Automobile, S Bhagwanganj Sagar, Madhya Pradesh - 470002	Madhyapradesh
187	**Shahjahanpur**	NORTH	SPN5842	Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh - 242001	Uttarpradesh
188	**Sirsa**	NORTH	SRS1666	Ground Floor of CA Deepak Gupta, M G Complex, Bhawna Marg, Beside Over Bridge, Bansal Cinerma Market, Sirsa Haryana - 125055	Haryana
189	**Sitapur**	NORTH	STP5862	Arya Nagar, Near Arya Kanya School, Sitapur, Uttarpradesh - 261001	Uttarpradesh
190	**Solan**	NORTH	SOL1792	First Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh - 173212	Himachal Pradesh
191	**Srikakulam**	SOUTH	SRK8942	Door No 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmental Store, Near Seven roads Junction, Srikakulam – 532 001	Andhra Pradesh
192	**Sultanpur**	NORTH	SLN5362	967, Civil Lines, Near Pant Stadium, Sultanpur, Uttarpradesh - 228001	Uttarpradesh
193	**Surendranagar**	GUJARAT	SNG2752	Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001	Gujarat
194	**Tinsukia**	EAST	TIN374	Bangiya Vidyalaya Road, Near Old post office, Durgabari, Tinsukia, Assam - 786.125	Assam
195	**Tuticorin**	SOUTH	TCN461	4 B / A 16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin, Tamilnadu - 628003	Tamilnadu
196	**Ujjain**	WEST	UJN734	Adjacent to our existing Office at 109, First Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010	Madhyapradesh

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197	**Yavatmal**	WEST	YAV7232	Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra, 445001	Maharashtra
202	**Gondal (Parent Rajkot)**	GUJARAT	GND2825	A / 177, Kailash Complex, Opp. Khedut Decor Gondal, Gujarat, 360311	Gujarat
204	**Kolkata-CC (Kolkata Central)**	EAST	C1	3 / 1, R. N. Mukherjee Road, Third Floor, Office space - 3 C, "Shreeram Chambers", Kolkata - 700001	West Bengal
205	**Mirzapur**	NORTH	MIRZ5442	Ground Floor, Canara Bank Building , Dhundhi Katra, Mirzapur Uttarpradesh - 231001	Uttarpradesh
206	**Bagalkot**	SOUTH	BGT8354	Shop No. 02, First Floor, Shreyas Complex, Near Old Bus Stand, Bagalkot, Karnataka - 587101	Karnataka
207	**Bijapur**	SOUTH	BPR8532	Padmasagar Complex, First Floor, 2nd Gate, Ameer Talkies Road, Vijayapur (Bijapur) – 586101	Karnataka
208	**Chidambaram**	SOUTH	CHID608	Shop No. 7, A V C Arcade, 3, South Car Street - 608001	Tamilnadu
209	**Chandrapur**	WEST	CHAND442	Opp Mustafa decor, Behind Bangalore, Bakery Kasturba Road, Chandrapur, Maharashtra - 442402	Maharashtra
210	**Seerampur**	EAST	SREE712	47 / 5 / 1, Raja Rammohan Roy Sarani, PO. Mallickpara, Dist. Hoogly, Seerampur, West Bengal - 712203	West Bengal
211	**Shillong**	EAST	SHL364	Third Floor, R P G Complex, Keating Road, Shillong, Meghalaya - 793001	Meghalaya
212	**Muzaffarnagar**	NORTH	MUZATP	No. 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar - 251001	Uttarpradesh
213	**Pratapgarh**	NORTH	PRATTP	Opp Dutta Traders, Near Durga Mandir, Balipur Pratapgarh, Uttarpradesh - 230001	Uttarpradesh
214	**Udhampur**	NORTH	UDHATP	Guru nanak institute, NH - 1 A, Udhampur, J & K - 182101	Jammu & Kashmir
215	**Dewas**	WEST	DEWATP	11 Ram Nagar, First Floor, A. B. Road, Near Indian - Allahabad Bank, Dewas - 455001	Madhyapradesh
216	**Port Blair**	SOUTH	POBL3192	C-101/2, 1st floor, near cottage industries, middle point (phoenix Bay), Port Blair, South Andaman, Pin: 744101.	Andaman & Nicobar
217	**Jorhat**	EAST	JORK376	SINGH BUILDING, GROUND FLOOR, C/O-PRABHDEEP SINGH, PUNJABI GALI, OPP V-MART, GAR ALI, PO & PS-JORHAT, JORHAT-785001	Assam
218	**Bankura**	EAST	BQRA3242	First Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal - 722101	West Bengal
219	**Korba**	EAST	KRBA7759	Kh. No. 183 / 2 G, Opposite Hotel Blue Diamond, T. P. Nagar, Korba - 495677	Chattisgarh
220	**Arambagh**	EAST	ARBH3211	Mukherjee Building First Floor, Beside MP Jwellers, Next to Mannapuram, Ward no 5 Link Road, Arambagh Hooghly, West Bengal 712601	West Bengal
221	**Coochbehar**	EAST	COHB3582	S N Road Bye Lane, Badur Bagan, Near Gouri Shankar, P.O. & Dist. Coochbehar, PIN- 736101	West Bengal
222	**Gaya**	EAST	GAYA631	C/o. Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001	Bihar
223	**Nagercoil**	SOUTH	NAGE629	Fourth Floor, Kalluveettil Shyras Center, 47, Court Road, Nagercoil, Tamilnadu - 629001	Tamilnadu
224	**Pathankot**	NORTH	PTK186	13 - A, First Floor, Gurjeet Market, Dhangu Road, Pathankot, Punjab - 145001	Punjab
225	**Wardha**	WEST	WAR7152	Opp. Raman Cycle Industries, Krishna Nagar, Wardha, Maharashtra - 442001	Maharashtra
226	**Nanded**	WEST	NAN2462	Shop No. 8, 9, Cellar "Raj Mohammed Complex", Main Road, Shri Nagar, Nanded - 431605	Maharashtra
227	**Firozabad**	NORTH	FRZ5612	First Floor, Adjacent to Saraswati Shishu Mandir School, Gaushala, Near UPPCL Sub Station (Gandhi Park), Company Bagh Chauraha, Firozabad - 283203	Uttarpradesh
228	**Phagwara**	NORTH	PHAG1444	Shop No. 2, Model Town, Near Joshi Driving School, Phagwara - 144401.	Punjab
229	**Silchar**	EAST	SILC788	House No. 18 B, First Floor, C/o, LT, Satyabrata Purkayastha, Opp To Shiv Mandir, Landmark - Sanjay Karate Building, Near Iskon Mandir, Ambicabathy, Silchar - 788004	Assam
230	**Haridwar**	NORTH	HARI249	F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand - 249408	Uttarpradesh
233	**Ongole**	SOUTH	OGL8592	Shop. No. 1128, First Floor, 3rd Line, Sri Bapuji Market Complex, Ongole - 523001	Andhra Pradesh
234	**Biharsharif**	EAST	BIHS6112	R - C Palace, Amber Station Road, Opp Mamta Cpmplex, Biharsharif - 803101	Bihar
235	**Godhra**	GUJARAT	GODH2672	First Floor, Prem Praksh Tower B / H, B. N. Chambers Ankleshwar, Mahadev Road, Godhra, Gujarat - 389001	Gujarat
236	**Bohorampur**	EAST	BOHO3482	No. 107 / 1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal - 742103	West Bengal
237	**Malappuram**	SOUTH	MALP483	Kadakkadan Complex, Opp central school, Malappuram - 676505	Kerala
238	**Raiganj**	EAST	RAIG3523	Rabindra Pally, Beside of Gitanjali Cenema Hall, P O & P S Raiganj, Dist North Dijajpur, Raiganj, West Bengal - 733134	West Bengal
239	**Bardoli**	GUJARAT	BARD2622	F - 10, First Wings, Desai Market, Gandhi Road, Bardoli - 394601	Gujarat
240	**Amreli**	GUJARAT	AMRE2792	B 1, First Floor, Mira Arcade, Library Road, Opp. SBS Bank, Amreli - 365601	Gujarat
241	**Mahabubnagar**	SOUTH	MAHA8542	H. No. 14-3-178/1B/A/1, Near Hanuman Temple, Balaji Nagar, Boothpur Road, Mahabubnagar - 509001, Telangana State.	Telangana
242	**Satna**	NORTH	SNA7672	First Floor, Shri Ram Market, Beside Hotel Pankaj, Satna - 485001	Madhyapradesh
243	**Kangra**	NORTH	KANG1892	Collage Road, Kangra, Dist. Kangra - 176001	Himachal Pradesh
244	**Barasat**	EAST	BARA33	N / 39, K. N .C. Road, First Floor, Shrikrishna Apartment (Behind HDFC Bank Barasat Branch), P. O. and P. S. Barasat, Dist. 24 P. G. S. (North) - 700124	West Bengal
245	**Mandi Gobindgarh**	NORTH	MAND1765	Opp. Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh, Punjab - 147301	Punjab
246	**Bolpur**	EAST	BOLP3463	Bhubandanga, Opposite. Shiv Shambhu Rice Mill, First Floor, Bolpur, West Bengal - 731204	West Bengal
247	**Suri**	EAST	SURI3462	Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri West Bengal - 731101	West Bengal
248	**Nizamabad**	SOUTH	NZM8462	5 - 6 - 208, Saraswathi nagar, Opposite Dr.Bharathi rani nursing home, Nizamabad, Andhra Pradesh - 503001	Telangana
249	**Tezpur**	EAST	TEZP3712	Kanak Tower - First Floor Opp. IDBI Bank / ICICI Bank C.K. Das Road, Tezpur Sonitpur, Assam - 784001	Assam
250	**Nagaon**	EAST	NAGA3672	Amulapatty, V. B. Road, House No. 315, Nagaon, Assam - 782003	Assam
251	**Bongaigaon**	EAST	BONG3664	G. N. B. Road, Bye Lane, Prakash Cinema, P.O. & Dist. Bongaigaon, Assam - 783380	Assam
252	**Hassan**	SOUTH	HASS8172	Vidya Bhavan Building, 1st Floor, Old Bus Stand Road, Hassan-573 201	Karnataka
253	**Sonepat**	NORTH	SNP130	S C O - 12, First Floor, Pawan Plaza, Atlas Road, Subhas Chowk, Sonepat - 131001	Haryana
254	**Arrah**	EAST	ARAH6182	Old N C C Office, Ground Floor, Club Road, Arrah - 802301	Bihar
255	**Angul**	EAST	ANGU6764	Similipada, Ranigoda Road, Angul, Odisha - 759122	Orissa
256	**Sikar**	NORTH	SIKA1572	C/o. Gopal Sharma & Company, Third Floor Sukhshine Complex, Near Geetanjali Book depot, Tapadia Bagichi, Sikar, Rajasthan - 332001	Rajasthan

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257	**Krishnanagar**	EAST	KRIS3472	R. N. Tagore Road, In front of Kotawali, P. S. Krishnanagar Nadia - 741101	West Bengal
258	**Kasaragod**	SOUTH	KASA4994	KMC XXV / 88, I, Second Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod - 671121	Kerala
259	**Eluru**	SOUTH	ELR8812	No. 22 b - 3 - 9, Karl Marx Street, Powerpet, Eluru, Andhra Pradesh - 534002	Andhra Pradesh
260	**Dibrugarh**	EAST	DIBR0373	Amba Complex, Ground Floor, H S Road, Dibrugarh - 786001	Assam
261	**Dimapur**	EAST	DIMA3862	H / No. - 2 / 2, S K K Building, OPP SUB - Urban Police Station, Dr. Hokishe Sema Road, Signal Point, Dimapur - 797112	Nagaland
263	**Mandi**	NORTH	MAND1905	No. 328 / 12, Ram Nagar, First Floor, Above Ram Traders, Mandi - 175001	Himachal Pradesh
264	**Wayanad**	SOUTH	WAYA4936	Second Floor, AFFAS Building, Kalpetta, Wayanad - 673121	Kerala
265	**Kashipur**	NORTH	KASH5947	Dev Bazar, Bazpur Road, Kashipur - 244713	Uttarkhand
266	**Gangtok**	EAST	GANG3592	House No. GTK / 006 / D / 20(3) (Near Janata Bhawan), D. P. H. Road, Gangtok, Sikkim - 737101	Sikkim
267	**Nalgonda**	SOUTH	NLG8682	No. - 6 - 4 - 80, First Floor, Above allahabad Bank, Opp. Police Auditorium, V. T. Road, Nalgonda - 508001	Telangana
268	**Bhadrak**	EAST	BHAD6784	Das & Das Complex, First Floor, By Pass Road, Opposite to Vishal Mega Mart, Chhapulia, Bhadrak, Odisha - 756100	Orissa
269	**Purnea**	EAST	PURN6454	C/C. Muneshwar Prasad, Sibaji Colony, SBI Main Branch Road, Near - Mobile Tower, Purnea - 854301	Bihar
270	**Basirhat**	EAST	BASI03217	Apurba Market, Ground Floor, Vill Mirjapur, Opp: Basirhat College, P.O. Basirhat College, Dist. 24 P G S (North), Basirhat - 743412	West Bengal
271	**Tumkur**	SOUTH	TUMK0816	PID. No. 88268, Second Floor, Second Cross, M. G. Road, Tumkur, Karnataka - 572101	Karnataka
272	**Chaibasa**	EAST	CHAI6582	A. T., Gram - Gutusahi, Under The Nimdih, Panchayat, P.O. Chaibasa, Thana. Muffasil, Dist - West Singhbhum, Jharkhand - 833201	Jharkhand
273	**Katihar**	EAST	KATI6452	C/o. Rice Education and IT Centre, Near Wireless Gali, Amla Tola, Katihar - 854105	Bihar
274	**Mancherial**	SOUTH	MANC8736	3 - 407 / 40 - 4, Basement Floor, Royal Enfield Show Room Building, Bellampally Road, Mancherial, Telangana State – 504302	Telangana
275	**Purulia**	EAST	PURU3252	Anand Plaza, Shop No. 06, Second Floor, Sarbananda Sarkar Street Munsifdanga, Purulia, West Bengal - 723101	West Bengal
276	**Raigarh**	EAST	RAIG7762	First Floor, MIG - 25, Blessed Villa, Lochan Nagar, Raigarh, Chhattisgarh - 496001	Chattisgarh
277	**Tamluk**	EAST	TAML3228	Holding No. - 58, First Floor, Padumbasan Ward No. 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk, West Bengal - 721636	West Bengal
278	**Bharatpur**	NORTH	BHAR5644	B - 12, Shopping Center, Ranjeet Nagar, Bharatpur, Rajasthan - 321001	Rajasthan
279	**Kolkata**	EAST	C1	2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata - 700071	West Bengal
280	**Himatnagar**	GUJARAT	HIM2772	Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar - 383001	Gujarat
281	**Kukatpally**	SOUTH	HYBK40	No. 15 - 31 - 2 M - 1 / 4, First Floor, 14 - A, MIG, KPHB Colony, Kukatpally, Hyderabad - 500072	Telangana
282	**Mapusa (Parent ISC : Goa)**	WEST	G1	Office No. 503, Buildmore Business Park,New Canca By pass Road, Ximer, Mapusa Goa - 403507	Goa
283	**Bhusawal (Parent: Jalgaon TP)**	WEST	BSL2582	3, Adelade Apartment, Christain Mohala, Behind Gulshan - E - Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra - 425201	Maharashtra
284	**Vasco da gama (Parent Goa)**	WEST	VASC832	No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa - 403802	Goa
285	**Gandhinagar**	GUJARAT	GAND382	No. 507, 5Th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar - 382421	Gujarat
286	**Jalpaiguri**	EAST	JALP561	Babu Para, Beside Meenaar Apartment ,Ward No. VIII, Kotwali Police Station, Jalpaiguri, West Bengal - 735101	West Bengal
287	**Vijaynagaram (Vizianagaram)**	SOUTH	VNM8922	Door. No. 4 - 8 - 73, Beside Sub Post Office, Kothagraharam, Vizianagaram, Andhra Pradesh - 535001	Andhra Pradesh
288	**Jhalawar**	NORTH	CAMSREP	Mahak, Shilplane, Near HP GAS Office, Nh - 12, Opp. Telephone Exchange, Jhalawar - 326001	Rajasthan
289	**Baripada**	EAST	Insurance	Near Kalilka Lodge, Purunahatsahi ward No. 6 Baripada Mayurbhanj, Baripada, Orissa - 757001	Orissa

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(Mon-Fri 10.00 a.m. to 5.00 p.m.
1st & 3rd Saturday - 10.00 a.m. to 3 p.m.,
2nd & 4th Saturday Holiday
All Sunday & Non Business day holiday)