



SAHARA MUTUAL FUND Key Information Memorandum

SAHARA SUPER 20 FUND (An Open Ended Growth scheme)

Offer of Units of Rs.10/- each for cash (subject to applicable load) during the New Fund Offer Period and continuous offer for Units at NAV based prices

NEW FUND OFFER PERIOD OPENS ON : 25th June, 2009
NEW FUND OFFER PERIOD CLOSES ON : 23rd July, 2009

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the Scheme Information Document available free of cost at any of the Investor Service Centres or distributors or from the website www.saharamutual.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.

Investment Objective	The investment objective of the scheme would be to provide long term capital appreciation by investing in predominantly equity and equity related securities of around 20 companies selected out of the top 100 largest market capitalization companies, at the point of investment. The scheme does not guarantee any assured returns under the scheme.														
Asset Allocation Pattern of the scheme	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Asset Allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Maximum</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related Instruments ^ #</td> <td style="text-align: center;">100%</td> <td style="text-align: center;">65%</td> <td style="text-align: center;">High</td> </tr> <tr> <td>Debt and Money Market Instruments including securitized debt *</td> <td style="text-align: center;">35%</td> <td style="text-align: center;">0%</td> <td style="text-align: center;">Low to Medium</td> </tr> </tbody> </table> <p>^ Belonging to top 100 stocks by market capitalization at the time of investment. While the endeavor of the scheme would be to construct a portfolio of 20 stocks, at times the portfolio may comprise of more/less than 20 stocks owing to certain market conditions.</p> <p># including investments in foreign equity and equity related securities, ADRs/GDRs up to 20% of the corpus in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time.</p> <p><i>Maximum exposure to the derivatives shall not exceeding 50% of the Net assets of the scheme, subject to the limits as specified by SEBI, from time to time.</i></p> <p>* (Investment on securitized debt will not normally not exceed 50% of the debt component of the scheme). The Fund will predominantly invest only in those securitization issuances which are of investment grade, at the time of making an investment.</p> <p>Investment in securitized debt may be made only if securitized instruments are either offering better yields than non-securitized instruments of the same risk profile or if securitized debt is offering similar yields but is having better risk profile than non-securitized instruments available at the same time in the market. The Fund Manager would keep in mind that investments in securitized debt would not increase the risk profile of the scheme.</p> <p>"If permitted by SEBI under extant regulations / guidelines, the scheme may also engage in securities lending". (In such a case Stock lending may be up to 50% of the net assets of the scheme. In addition, stock lending to any single party would not exceed 10% of the net assets of the scheme).</p> <p>The Equity / Debt/ Money Market portfolio break-up with minimum and maximum asset allocation is indicative, while retaining the option to alter the asset allocation for a short term period on defensive considerations.</p>	Instruments	Asset Allocations (% of total assets)		Risk Profile	Maximum	Minimum	Equity and Equity related Instruments ^ #	100%	65%	High	Debt and Money Market Instruments including securitized debt *	35%	0%	Low to Medium
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Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Scheme Information Document carefully for details on risk factors before investment.														
Plans and Options	The Fund offers investment under applicable options namely 1) Dividend Option Reinvestment & Payout 2) Growth option. In case the Option is not indicated by the investor at the time of investment, the default option would be Dividend Reinvestment Option.														
SIP	Monthly: 1st cheque of Rs.1000/- along with minimum of 5 post dated cheques of minimum of Rs.1000/-. Quarterly : 1st cheque of Rs.2000/-along with minimum of 3 post dated cheques of minimum of Rs.2000/- each.														
Applicable NAV (after the scheme opens for repurchase and sale)	When the Scheme becomes available for transaction after the closure of the NFO, the price for Purchases and Redemptions will be based on applicable NAV's of the scheme subject to applicable Entry and Exit Loads.														
Minimum Application Amount / Number of Units	Rs.5000/- and in multiples of Re.1/- thereafter.														
Despatch of Repurchase (Redemption) Request	As per SEBI Regulations, the Mutual Fund shall dispatch Redemption proceeds within 10 Business Days from the date of redemption / repurchase.														

Benchmark Index	CNX Nifty												
Dividend Policy	It is proposed to declare dividends, subject to availability of distributable profits, as computed in accordance with SEBI Regulations. Dividends, if declared, will be paid out to those unit holders whose name appears in the Register of unit holders on the notified Record date. However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will, inter-alia, depends on the availability of distributable profits as computed in accordance with SEBI Regulations. The decision of the Trustees in this regard shall be final. Investors opting for this option should tick the appropriate box in the application form.												
Name of the Fund Manager	A N Sridhar												
Name of the Trustee Company	Board of Trustees												
Performance of the scheme :	Sahara Super 20 Fund is new scheme and does not have any performance track record.												
Expenses of the Scheme	<p>(i) Load Structure</p> <p>New Fund Offer Period and Continuous Offer</p> <p>(i) Entry Load: 2.25% (ii) Exit Load: For < Rs 1 crore: Nil; For >= Rs.1 crore, 1% if redeemed on or before 1 year from the date of allotment; If redeemed beyond 1 year from the date of allotment: Nil</p> <p>For SIP Investments</p> <p>(i) Entry Load: 2.25% (ii) Exit Load: 1% if redeemed within 1 year from date of allotment</p> <p>The Trustee reserves the right to change the Load structure if it so deems fit in the interest of the smooth and efficient functioning of the scheme, on a prospective basis.</p>												
(ii) Recurring expenses	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">First Rs. 100 crores</td> <td style="width: 10%;">: 2.50%</td> <td style="width: 60%;">Actual expenses for the previous financial year: -</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td>: 2.25%</td> <td>(Not Applicable as it is a new scheme)</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td>: 2.00%</td> <td></td> </tr> <tr> <td>Balance</td> <td>: 1.75%</td> <td></td> </tr> </table>	First Rs. 100 crores	: 2.50%	Actual expenses for the previous financial year: -	Next Rs. 300 crores	: 2.25%	(Not Applicable as it is a new scheme)	Next Rs. 300 crores	: 2.00%		Balance	: 1.75%	
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Waiver of Load for Direct Applications	<p>No entry load shall be charged for direct applications received by the Asset Management Company (AMC) i.e. applications received through internet, submitted to AMC or Point of Service/ Collection Centre/ Investor Service Centres (mentioned in the Scheme Information Document/ Key Information Memorandum) that are not routed through any distributor/agent/broker.</p> <p>The following Applications will be treated as Direct Application and hence will not attract any Entry Load:</p> <ol style="list-style-type: none"> In case the Distributor / Broker / Agent Code is pre printed on the application form, investors (any / all in case of joint holders) must strike off the code and counter sign before submitting the application at any of the offices of the AMC / Investors Service Centres (ISCs) / Point of Acceptance (POA); In the space provided for the Distributor / Broker / Agent Code, please mention "DIRECT" or "NOT APPLICABLE". Alternatively investors can also strike off the space and countersign the same. Investors are advised in their own interest not to leave the space blank; All existing unit holders who have invested through Distributor / Broker / Agent and intend to make their future investments through a direct route, are advised to communicate the same in writing to the AMC / ISCs/ POA. 												
Tax treatment for the Investors (Unit holders)	<p>TAX TREATMENT FOR EQUITY SCHEMES</p> <p>As per the taxation laws in force as at the date of this Scheme Information Document , the tax benefits that are available to the investors investing in the Units of the Scheme are stated herein above. The information so stated is based on the Mutual Fund's understanding of the tax laws in force as of the date of this Scheme Information Document.</p> <p>i. TO THE MUTUAL FUND</p> <ol style="list-style-type: none"> Sahara Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under Section 10(23D) of the Act. Accordingly, its entire income is exempt from tax. As per section 196(iv) of the Income-tax Act, the income received by the Fund is not liable for deduction of tax at source under the provisions of Section 196 (iv), of the Act. On income distribution, if any , made by the Mutual Fund, additional income tax is not payable under Section 115R of the Act, in the case of open ended equity oriented funds (i.e. where more than 65% of total proceeds of the mutual fund are invested in equity shares of domestic companies as defined in Section 115T of the Act) <p>ii. TO THE UNIT HOLDERS</p> <p>A. Tax on income in respect of units</p> <p>As per the section 10(35) of the Act, income received by investors under the schemes of any Mutual Fund is exempt from income tax in the hands of the recipient unit holders.</p>												

	<p>B. Dividend Distribution Tax By virtue of proviso to section 115 (R) (2) of the Act, equity oriented schemes are exempt from income distribution tax. As per section 115T of the Act, equity oriented fund means such fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than sixty five percent of the total proceeds of such fund.</p> <p>C. TDS on Income of Units As per the provisions of section 194K and section 196A of the Act, where any income is credited or paid on or after 1st April 2003 by a Mutual Fund, no tax is required to be deducted at source.</p> <p>D. Tax on capital gains</p> <p>(i) Long Term Capital Gains As per section 10(38) of the Act, any income arising from the transfer of a long term capital asset being a unit of an Equity Oriented Scheme chargeable to securities transaction tax (STT) shall not form part of total income, therefore, exempt from Income Tax. As per section 10(38) of the Act, equity oriented fund means a fund where the investible funds are invested by way of equity share in domestic companies to the extent of more than sixty five percent of the total proceeds of such fund and which has been set up under a scheme of a mutual fund specified under section 10(23D) of the Income Tax Act, 1961.</p> <p>(ii) Short term capital gains Units held for not more than twelve month's preceding the date of their transfer are short term capital assets. Capital gains arising from the transfer of short term capital assets being unit of an equity oriented scheme which is chargeable to STT is liable to income tax @ 15% under section 111 A and section 115 AD of the Act. The said tax rate is increased by surcharge, if applicable.</p> <p>(iii) Securities Transaction Tax (STT) As per Chapter VII of Finance (No. 2) Act, 2004 relating to Securities Transaction Tax (STT), the STT is payable by the seller at the rate of 0.25% on the sale of unit of an equity oriented scheme to the Mutual Fund.</p> <p>E. TDS on Capital Gains</p> <p>(i) Resident Investors As per Central Board of Direct Taxes ('CBDT') circular No.715 dated 8th August 1995, in case of resident unitholders no tax is required to be deducted from capital gains arising at the time of redemption of the units.</p> <p>(ii) For Non Resident Investors Long term capital gains No tax is deductible from the proceeds payable to non resident investors from long term capital gains arising out of redemption of units of an equity oriented fund. Short term capital gains As per Part II of the First Schedule to the Finance Act 2008 {Clause 1 (b) (i) (C)}, the Mutual Fund</p>
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	<p>is liable to deduct tax @ 15% on short term capital gains. The TDS is to be increased by applicable surcharge.</p> <p>(iii) In the case of a Company Other than a Domestic Company: Long term capital gains No tax is to be deducted from the proceeds payable to non resident investors from long term capital gains arising out of redemption of units of an equity oriented fund. Short term capital gains As per Part II of the First Schedule to the Finance Act 2008 {Clause 2 (b) (vii)}, the Mutual Fund is liable to deduct tax @ 15% on short term capital gains. The TDS will have to be increased by applicable surcharge.</p> <p>(iv) Foreign Institutional Investors (FIIs) In the case of Foreign Institutional Investors (FIIs), no tax would be deductible at source from the capital gains arising on redemption of units in view of section 196 D (2) of the Act.</p> <p>Education Cess and Surcharge: The tax / TDS (except STT) is to be increased by applicable surcharge. Further an education cess @ 2% and secondary and higher education cess @1% is to be charged on amount of tax and surcharge. The information stated below is only for the purposes of providing general information to the investors and is neither designed nor intended to be a substitute for professional tax advice. In view, of the individual nature of the tax consequences and the changing tax laws, each investor is advised to consult his or her own tax consultant with respect to the specific tax implications arising out of their participation in the Scheme.</p>				
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.saharmutual.com and www.amfiindia.com. You can also telephone us at 022 67520121-27.				
For Investor Grievances please contact	<table border="1"> <tr> <td>Name and Address of Registrar</td> <td>Name, address, telephone number, fax number, e-mail id of the AMC</td> </tr> <tr> <td>KARVY Computershare Private Limited (Unit: Sahara Mutual Fund) 21, Avenue 4, Street No.1, Banjara Hills, Hyderabad-500 034. Tel No: 040 - 23312454, Email: service_smf@karvy.com</td> <td>Mr M D Naik Head Investor Relations Sahara Mutual Fund 97-98, 9th Floor, Atlanta, Nariman Point, Mumbai - 400 021. Tel No: 022 67520122-26 Fax No. 022-6654 7855 Email: saharanutual@saharamutual.com</td> </tr> </table>	Name and Address of Registrar	Name, address, telephone number, fax number, e-mail id of the AMC	KARVY Computershare Private Limited (Unit: Sahara Mutual Fund) 21, Avenue 4, Street No.1, Banjara Hills, Hyderabad-500 034. Tel No: 040 - 23312454, Email: service_smf@karvy.com	Mr M D Naik Head Investor Relations Sahara Mutual Fund 97-98, 9th Floor, Atlanta, Nariman Point, Mumbai - 400 021. Tel No: 022 67520122-26 Fax No. 022-6654 7855 Email: saharanutual@saharamutual.com
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Unitholders' Information	The statement of account will be dispatched once after the allotment of units and thereafter on further receipt of request from the unit holder or once in a quarter and in line with SEBI guidelines issued from time to time.				
Date: June 12, 2009					

LIST OF SAHARA ASSET MANAGEMENT OFFICES/ISCS.

AHMEDABAD: No. 303, 3rd Floor, Sakar V. Behind Natraj Theatre, Ashram Road, Ahmedabad-380009. Ph - 079-32942935. • **BANGALORE:** S-202, Manipal Centre, 47, Dickenson Road, Bangalore-560042. Ph - 080-32928532. • **BHUBANESHWAR:** c/o Sahara Area Office, Plot No: 04, 2nd Floor, Bada Gobindapur Palasuni, Rasulgargh, Bhubaneswar-751010. Ph - 0674 - 3257998. • **CHANDIGARH:** 3rd Floor, SCO No. 154-155, Sector-17C, Deepak Towers, Chandigarh-160017. Ph - 0172-3244010. • **CHENNAI:** Office No. J, 2nd Floor, Mount Chambers, 758, Anna Salai, Chennai-600 002. Ph - 044 - 32979232. • **COIMBATORE:** Gowtham Arcade, 3rd Floor, 208, T V Swami Road (East), R. S. Puram, Coimbatore-641002. Ph - 0422-3296379. • **GURGAON:** 2nd Floor, DLF Infinity, Tower A, DLF Phase 2, Gurgaon-122002. Ph - 0124-3224746. • **HYDERABAD:** Sahara Manzil, 2nd Floor, Opp. Secretariat, Basheerbagh, Hyderabad-500004. Ph - 040-32936958. • **INDORE:** 125, Bansi Trade Centre, 1st Floor, No. 581, M.G. Road, Indore-452001. Ph - 0731-3255735. • **JAIPUR:** Office No. 322, 3rd Floor, Ganapati Plaza, M.I. Road, Jaipur-302001. Ph - 0141-3269923. • **JAMMU:** 25-A, Ground Floor, Extn, Gandhi Nagar, Jammu-180004. Ph- 09205044557 • **KOLKATA:** Lord's, 3rd Flr, Room No. 310, 7/1, Lord Sinha Road, Kolkata- 700071. Ph - 033-32977674. • **KOLKATA (Salt Lake):** BD-16 (Gr. Floor), Sector-1, Salt Lake City, Kolkata -700064 Ph - 033- 40041617. • **LUCKNOW:** Office No. 8, Ground Floor, Saran Chamber-1, 5, Park Road, Lucknow-22600. Ph - 0522-3242899. • **MUMBAI:** 97-98, 9th Floor, Atlanta, Nariman Point, Mumbai-400 021. Ph - 022- 67520121-27. • **NEW DELHI:** Office No. 310, 3rd Floor, Deep Shikha, 8, Rajendra Place, New Delhi- 110008. Ph - 011-25755783. • **NOIDA:** C-1, Sahara India Complex, Sector 11, Noida-201301. • **PATNA:** C/o Sahara India Pariwar, Sahara India Vihar, Boring Road Chauraha Boring Road. Patna-800001. Ph - 0612- 3255280. • **PUNE:** No. 71, Shrinath Plaza, Off F C Road, Dnyaneshwar Paduka Chowk, Shivaji Nagar, Pune-411 005. Ph - 020-32934114. • **THANE:** Shop No. 1, Santoshi Bhavan, Shivaji Path, Behind Punjab National Bank, Thane (West) - 400606. Ph- 022 - 25441993.

REGISTRAR AND TRANSFER AGENT

KARVY Computershare Private Limited
(Unit: Sahara Mutual Fund) 21, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. Ph : 040 - 23312454,
Email : service_smf@karvy.com

KARVY INVESTOR SERVICE CENTRES

AHMEDABAD: 309, Shail Buildings, Opp. Madhusudhan House, Off : C G Road, Nr. Navrangpura Telephone Exchange, Ahmedabad - 380 006. Tel: 079-26402967, 079-26400527. **BANGALORE:** No : 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. Tel: 080 - 25320085, 080-25320086. **BARODA:** Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390 007. Tel: 0265 - 6640870, 0265 - 6640871, 0265 - 6640872, 0265 - 6640873; 0265 - 6640874. **BHUBANESHWAR:** 624, Sahid Nagar, 1st Floor, Bhubaneswar - 751 007. Tel: 0674-2547531, 0674-2547532, 0674-2547533. **CHANDIGARH:** Sco-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022. Tel: 0172-5071725, 0172-5071726, 0172-5071727, 0172-5071728. **CHENNAI:** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp. Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600 002. Tel: 044 - 42028512, 044-42028513, 044-28587772, 044-28587781. **COCHIN:** Shop No. II, 2nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin - 682 011. Tel: 0484 - 4010224, 0484 - 4010273, 0484 - 4011885. **COIMBATORE:** 29/1, 1st Floor, Chinthamani Nagar, Opp. to Indian Overseas Bank, NSR Road, Saibaba Colony, Coimbatore - 641 011. Tel: 0422 - 4384770. **DURGAPUR:** Old Dutta Automobiles Building, 1st Floor, Nachan Road, Benachity, Durgapur - 713 213. Tel: 0343 2586376, 0343 - 2586377; Hyderabad: 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. Tel: 040 - 23312454 Ext: 124; **INDORE:** LG - 3, Bombay Trade Centre, Lower Ground Floor, Grand Hotel, Opp. Bombay Hospital, Scheme No 54, Indore - 452 010. Tel: 0731-3243601, 0731 - 3243604, 0731-3243605; **JAIPUR:** S-16 A, 3rd Floor, Land Mark, Opp. Jaipur Club, Mahavir Marg, C-Scheme Jaipur - 302 001. Tel: 0141-2375039, 0141-2363321; **JAMSHEDPUR:** Kanchan Tower, 3rd Floor, Chhaganlal Dayalji & Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. Tel: 0657-2487045, 0657-2487048, 0657-2487020; **KANPUR:** 15/46, Opp. Muir Mills, Civil Lines, Kanpur - 208 001. Tel: 0512-3292333, 0512-3246390; **LUCKNOW:** 94, Mahatma Gandhi Marg, Opp. Governor House, Hazratganj, Lucknow - 226 001. Tel: 0522-3213115, 0522-2236819, 0522-3249039, 0522-2236820 / 28; **MANGALORE:** 2nd Floor, Brigade Plaza, Kudmul Ranga Rao Road, Mangalore - 575 003. Tel: 0824 - 2494110; **MUMBAI:** 26/30, Fort Foundation Bldg, Near MSC Bank, Maharashtra

Chamber of Commerce Lane, Fort, Mumbai - 400 023. Tel: 022 - 66510802, 022 - 56382666, 022 - 66510804, 022 - 2284666; **NAGPUR:** Sadoday Arcade, Above Top N Town, Dharampeth, Nagpur - 440 001. Tel: 0712 - 6619382, 0712 - 6618581 / 82, 0712 - 6610513, 0712 - 6612374; **NEW DELHI:** 2E / 23, Jhandewalan Extn, New Delhi - 110 055. Tel: 011- 43681700; **PANJIM:** No.7 & 8, El. Dorado Plaza, Heliodoro Salgado Road, Panjim - 403 001. Tel: 0832 - 2426870, 0832 - 2426874, 0832 - 3260660; **PATNA:** 202, 2nd Floor, Anand Tower, Beside Charkya Cinema Hall, Exhibition Road, Patna - 800 001. Tel: 0612-6453098, 0612-2321354, 0612-2321356; **PUNE:** Srinath Plaza, C Wing, Office No. 58 and 59, 3rd Floor, Dyaneshwar Paduka Chowk, Survy No. 184/4, F C Road, Pune - 411 004. Tel: 020-25533795, 020-25532783, 020-25533592; **SURAT:** G-16 Empire State Building, Nr Udha Darwaja, Ring Road, Surat - 395 009. Tel: 0261-3017158, 0261 - 3237924; **VISAKHAPATNAM:** 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016. Tel: 0891 - 2752915, 0891 - 2752917, 0891 - 2752916, 0891 - 2752918.

KARVY TRANSACTION POINTS

AGRA: Tel: 0562-4000601; 0562-2526663; 0562-3247227; **AJMER:** Tel: 0145-2628055; 0145-5120725; **ALLAHABAD:** Tel: 0532-3294281; 0532-2260291; 0532-2260292; **AMBALA:** Tel: 0171-2640668; 0171-2640669; **AMRITSAR:** Tel: 0183-5053805; 0183-5053804; **ANAND:** Tel: 02692-320394; 02692-248980; 02692 - 248873; **ASANSOL:** Tel: 0341 - 2214624; 0341-2214625; **AURANGABAD:** Tel: 0240-2363530; 0240-2363517; 0240-2363524; **BALASORE:** Tel: 06782-260503; 06782-265492; 06782-265496; **BAREILLY:** Tel: 0581-2476809 extn 32; **BELGAUM:** Tel: 0831-3295441; 0831-3295262; **BEHRAMPUR:** Tel: 0680-2202833; 0680-2202810; **BHAGALPUR:** Tel: 0641-2302768; **BHARUCH:** Tel: 02642-225207; 02642-225209; 02642-326996; **BHAVNAGAR:** Tel: 0278 - 2567005; 0278 - 2567006; **BHILAI:** Tel: 0788-3297477; 0788-2295329 / 32; **BHOPAL:** Tel: 0755-4064695; 0755-2740052 / 2740053; **BOKARO:** Tel: 06542 - 233330; 06542-233331/233332; **BURDWAN:** Tel: 0342- 2550219; 0342-2550840; **CALICUT:** Tel: 0495-4022480; 0495-2742105/107; 0495-3042083; **CUTTACK:** Tel: 0671-2613906; 0671-2613905; **DEHRADUN:** Tel: 0135 - 3205130; **DHANBAD:** Tel: 0326 - 6452026/27; 0326-2301045; - Tel: 0326 - 6452026, **DHARWAD:** Tel: 0836-2744207; 0836-3299866; 0836-2744208; **ERODE:** Tel: 0424 - 2225615; 0424 - 2225616; - Tel: 0424 - 2225617; **FARIDABAD:** Tel: 0129 - 4024441; 0129 - 4024442 /443; **GHAZIABAD:** Tel: 0120 - 2701891; **GORAKHPUR:** Tel: 0551-3200444; 0551-3097816; 0551 - 3297817; **GUNTUR:** Tel: 0863-2339094; 0863-2326684; **GURGAON:** Tel: 0124-4083854; 0124-3243535; 0124-4086419; **GUWAHATI:** Tel: 0361-2608122; 0361-2608016; **GWALIOR:** Tel: 0751-4042435; 0751-4069001/2/3/4; **HISSAR:** Tel: 01662-225868; 01662-225845; - Tel: 01662-225836; **HUBLI:** Tel: 0836 - 3299098; 0836 - 2356201/202; **JABALPUR:** Tel: 0761-3204376; **JALANDHAR:** Tel: 0181-4634410; 0181-4634401; 0181-4634415; 0181-4634412; **JALGAON:** Tel: 0257 - 2226761; 0257 - 2227432; **JAMMU:** Tel: 0191 - 2475037; 0191 - 2477994; **JAMNAGAR:** Tel: 0288-3298794; 0288-3299330; 0288-3299265; **JHANSI:** Tel: 0510 - 2333685; 0510 - 3200668; 0510 - 2333684; **JODHPUR:** Tel: 0291-5103046; 0291-5103026; **JORHAT:** Tel: 0376 - 2301923; **KARAIKUDI:** Tel: 04565-229256; 04565 - 237193 /192; **KARUR:** Tel: 04324-326048; 04324-241891; 04324-241892; **KOLHAPUR:** Tel: 0231 2520650; **KOTA:** Tel: 0744-2366145; 0744-2365144/2365146; **KOTTAYAM:** Tel: 0481-3200990; 0481 - 2302420/421; **LUDHIANA:** Tel: 0161-4648747; 0161-4680000; **MADURAI:** Tel: 0452 - 2600852; 0452 - 2600853; 0452 - 2600854; **MARGAO:** Tel: 0832-2731823; 0832-2731822; 0832-2734656; **MEEARU:** Tel: 0121-3252943; 2600854; 0364-2228172; 0364-2228175; **SHIMLA:** Tel: 0177-2624533; 0177 - 3299222; **SHIMOGA:** Tel: 08182-227485; 08182 - 228795; 08182 - 227485; **SILCHAR:** Tel: 03842-261229; 03842-260334; **SILIGURI:** Tel: 0353-2526393; 0353-2526399; **TIRUPUR:** Tel: 0421 - 2214221; 0421 - 2214319; **TRICHUR:** Tel: 0487 - 3246239; 0487 - 3246239; 0487 - 3232483; **TRICHY:** Tel: 0431 - 4020227; 0431-2793799; **TRIVANDRUM:** Tel: 0471 - 2725728; 0471 - 2725990/989/991; **VALSAD:** Tel: 02632-326902; 02632-326901; **VAPI:** Tel: 0260-3205955; 0260 - 3093480; 0260 - 3296397; **VARANASI:** Tel: 0542-3204893; 0542-2227259; 0542-3206494; **VIJAYAWADA:** Tel: 0866 2475126; 0866-2495200; 0866-2495400; 891-2752915-18.