

February 06, 2020

Dear Investor,

Re. : Change in the name of the Mutual Fund & certain other consequential changes

Subject : Proposed amendments to the Trust Deed - Approval

At the outset, we would like to thank you for having invested in Nippon India Mutual Fund ("NIMF").

Background

We would like to inform that pursuant to our previous communications in this regard and after the receipt of the required regulatory approvals, 'Change in Control' in respect of Nippon Life India Asset Management Limited (formerly known as Reliance Nippon Life Asset Management Limited) ("**NAM India**") has now taken place in terms of which Nippon Life Insurance ("**NLI**") has increased its equity stake in NAM India to the extent of 75% and has also assumed the role of sole "Sponsor" of the underlying mutual fund.

Change in the name of the Mutual Fund and other consequential changes

Now your attention is being drawn to the following consequential & administrative changes which are being put into place in the wake of the above.

(a) Change in the Name of the Mutual Fund

The earlier name i.e. "Reliance Mutual Fund" has already been changed to "Nippon India Mutual Fund". In this regard, the necessary approvals & the fresh certificate of registration dated October 22, 2019 has already been issued by SEBI.

(b) Change in the name of the AMC & the Trustee Company

The name of the AMC has been changed from "Reliance Nippon Life Asset Management Limited" to "Nippon Life India Asset Management Limited" and the name of the Trustee Company has been changed from "Reliance Capital Trustee Co. Ltd" to "Nippon Life India Trustee Limited". It may please be noted that both these names have already been approved by the relevant competent authority i.e. Office of the Registrar of Companies, Ministry of Corporate Affairs, Government of India and the consequent corporate approvals (i.e. approval of the Board and that of the Shareholders) are already in place.

Required consequential changes in the Trust Deed

These administrative changes, as described above w.r.t. the name of the mutual fund, the trustee company and the asset management company, are now required to be suitably reflected in the underlying Trust Deed by way of carrying out suitable amendments in the Trust Deed. A draft of the Amended & Restated Trust Deed is enclosed as **Annexure A** to this letter.

Approval for amendment of the Trust Deed

In terms of applicable provisions of the SEBI (Mutual Funds) Regulations, 1996 (Mutual Fund Regulations), approval of SEBI and that of the Unitholders is required to be in place. It may be noted that SEBI vide its letter Ref. No. SEBI/HO/IMD/DF5/OW/P/2020/4691/1 dated February 05, 2020 has also accorded its approval to this proposed amendment in the NIMF Trust Deed. Accordingly, the approval of the Unitholders is being sought through postal ballot and the Unitholders are requested to exercise their right in this regard as per the procedure set out in this letter.

The duly filled in signed Ballot Paper, as set out in **Exhibit A** of this Letter ("**Ballot Paper**") should reach M/s M Siroya and Company ("**Scrutinizer**") on or before the close of business hours on March 03, 2020. It may be noted that the incomplete Ballot Papers and such Ballot Papers which are received after the timelines, as prescribed above, shall not be considered. In terms of the Mutual Fund Regulations, we solicit your votes through postal ballot for approval of the amendments to the Trust Deed.

Terms of Voting:

- All Unitholders of the schemes of Nippon India Mutual Fund (NIMF), as per the records of the Registrar, as at the close of business hours on February 06, 2020, will be entitled to vote in respect of the amendment under reference.
- Each Unitholder will be entitled to one vote for every unit held on the aforesaid date irrespective of the scheme in which investment has been made. The voting rights of joint unitholders in a folio/client ID will be considered as a single voting right.

Procedure for voting and determining results of the postal ballot:

- (a) M/s M Siroya and Company, has been appointed as Scrutinizer for scrutinizing the conduct of postal ballot exercise in a fair and transparent manner. You are requested to fill and sign the Ballot Paper (enclosed with the Letter as **Exhibit A**), which is a self-addressed, postage prepaid Business reply envelope. Kindly fill-in the necessary details, clearly indicating your assent or dissent (as the case may be) and after signing the same send the Postal Ballot Form duly completed to the scrutinizer.

- (b) You are requested to detach the **Exhibit A** along the dotted lines (on the left hand side) and mail the same, such that the Ballot Paper reaches the Scrutinizer not later than the close of business hours on March 03, 2020 at the following address:
- To,
Mr. Mukesh Siroya
M/s M Siroya and Company (Scrutinizer),
KFin Technologies Private Limited
Unit : Nippon Life India Asset Management Limited (formerly known as Reliance Nippon Life Asset Management Limited)
Selenium Building, Tower-B, Plot No- 31 & 32, Financial District,
Nanakramguda, Serilingampally, Hyderabad, Rangareddi,
Telangana, India, 500 032.
- (c) If you choose to send the duly signed and filled-up Ballot Paper by courier or by other means at your expense, you are requested to superscribe the envelope containing the Ballot Paper with, "Nippon India Mutual Fund – Ballot" and send it to the above-mentioned address of the Scrutinizer. **Please read the "Instructions" given below the Ballot Paper before filling up and sending the Ballot Paper.**
- (d) All duly signed and filled-up Ballot Papers, received by the Scrutinizer up to the close of business hours on March 03, 2020 will be accepted and considered valid for the purpose of determining the results of ballot.
- (e) If majority of the total valid votes received are in favour of the proposed amendment, it will stand approved and will be binding on the Unitholders of all the schemes of NIMF. **You are requested to note that if the duly completed & signed Ballot Paper is not received by the Scrutinizer on or before close of business hours on March 03, 2020 the same shall not be considered for the purposes of determining the voting.** Further, Unitholders should note that if no valid vote is received by the Scrutinizer on or before **close of business hours** on March 03, 2020 then it will be deemed that none of the Unitholders of the schemes of NIMF have any objection to the proposed amendment of the Trust Deed and the said amendments would stand approved and be binding on the Unitholders of all schemes of NIMF.
- (f) The Scrutinizer will submit his report addressed to the Board of Directors of Nippon Life India Trustee Limited (formerly known as Reliance Capital Trustee Co. Limited) ("**NLITL**") after completion of scrutiny in a fair and transparent manner. The result of the postal ballot will be announced thereafter in one English daily newspaper having nationwide circulation as well as in a newspaper published in Marathi.

At NAM India, we are committed in our endeavor to provide you with world class investment options. We believe that we are entering into an exciting and rewarding new phase for NIMF and its Unitholders and look forward to your continued support and partnership.

Should you require any further clarification on this subject matter, please feel free to write to us or contact us at any of our Designated Investor Service Centers ("**DISC**") of NAM India listed in **Exhibit B**.

Yours truly,

For **Nippon Life India Asset Management Limited**
(formerly known as Reliance Nippon Life Asset Management Limited)

Muneesh Sud
Chief Legal and Compliance Officer

Annexure A

DRAFT AMENDED AND RESTATED DEED OF TRUST DEED

This 'Amended and Restated Deed of Trust Deed of 2020' is being executed at Mumbai on this [•] day of [•] 2020 ("**Effective Date**") amongst Reliance Capital Limited, a company within the meaning of the Companies Act, 1956 and having its registered office at 'H' Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai 400710 (hereinafter referred to as "**RCL**") acting as original settlor and Nippon Life India Trustee Limited (earlier known as Reliance Capital Trustee Co Limited) (as now known or by any other name called hereafter), a company incorporated under the Companies Act, 1956 and having its registered office at Reliance Centre, 7th Floor, South Wing, Off Western Express Highway, Santacruz (East), Mumbai 400055 (hereinafter, as also in the First Amended and Restated Trust Deed, referred to as "**Trustee**" as the context may require) acting as the trustee; and Nippon Life Insurance Company, a mutual company incorporated under the laws of Japan, and having its registered office at 3-5-12, Imabashi, Chuo-ku, Osaka 541-8501, Japan (hereinafter referred to as the "**Sponsor**" / "**Settlor**") acting as the settlor to, and sponsor of, Nippon India Mutual Fund, a trust incorporated under the Indian Trust Act, 1882 **AND** in confirmation and supersession to (a) the amended and restated trust deed dated 15th March 2011 in supersession to the Original Trust Deed and the amendments thereunder (hereinafter referred to as the "**First Amended and Restated Trust Deed**"); and (b) the 1st amendment dated 14 July 2016 to the First Amended and Restated Trust Deed (hereinafter referred to as the "**1st Amendment to the First Amended and Restated Trust Deed**").

WHEREAS:

The Original Trust Deed was executed by RCL, which was desirous of settling a trust by the name of Reliance Capital Mutual Fund and register the said trust as a mutual fund under the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996;

RCL also desired to act as the sponsor of the mutual fund (in the form of a trust) thus settled;

Reliance Capital Mutual Fund settled under the Original Trust Deed is now named as 'Nippon India Mutual Fund';

The Original Trust Deed was subsequently amended vide 1st Amendment, 2nd Amendment, First Amended and Restated Trust Deed and 1st Amendment to the First Amended and Restated Trust Deed;

In view of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time, the board of directors of the Trustee at their meeting held on 23 May 2019 have resolved to carry out certain changes in the First Amended and Restated Trust Deed; and

Pursuant to the approval / no-objection received from SEBI dated August 14, 2019, RCL is deemed to have ceased to continue to be a co-sponsor of Nippon India Mutual Fund on and from the Effective Date;

RCL, in its capacity as the original settlor to First Amended and Restated Trust Deed (as amended), is desirous to assign its right and interest as the settlor under First Amended and Restated Trust Deed (as amended) to the Sponsor viz. Nippon Life Insurance Company, and Nippon Life Insurance Company is willing to accept such assignment and accordingly all lawful acts and omissions of RCL as the original settlor under First Amended and Restated Trust Deed (as amended) till the Effective Date shall be deemed to be the acts and omissions by Nippon Life Insurance Company and reference to 'Settlor' in this Amended and Restated Deed of Trust Deed of 2020 shall from the Effective Date mean reference to Nippon Life Insurance Company;

Pursuant to the renaming of 'Reliance Capital Mutual Fund' as 'Nippon India Mutual Fund', the Trustee or Asset Management Company (as defined below) may be renamed as required subject to the applicable laws, and subsequent to such renaming, reference to Trustee and Asset Management Company in this Amended and Restated Deed of Trust shall mean reference to such renamed Trustee or renamed Asset Management Company and any such renaming shall not necessitate any amendment in that regard to this Amended and Restated Deed of Trust;

In order to effect and implement the said changes to the First Amended and Restated Trust Deed and also to incorporate the subject matter of the 1st Amendment to the First Amended and Restated Trust Deed and to incorporate certain changes which are consequential to the amendments to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 over a period of time it has been now decided to execute this Amended and Restated Trust Deed of 2020.

NOW THIS AMENDED AND RESTATED DEED OF TRUST WITNESSETH AND IT IS HEREBY AGREED AND DECLARED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

I DEFINITION:

In this instrument, unless the context otherwise requires, the following words or expressions shall have the meaning respectively assigned to them;

- (a) "**1st Amendment**" shall mean the amendment dated 10th April 2000, to the Original Trust Deed.
- (b) "**1st Amendment to the First Amended and Restated Trust Deed**" shall mean the amendment dated 14th July 2016, to the First Amended and Restated Trust Deed.
- (c) "**2nd Amendment**" shall mean the amendment dated 29th January 2004, to the Original Trust Deed.
- (d) "**Asset Management Company**" / "**AMC**" means "Nippon Life India Asset Management Limited" (earlier known as Reliance Nippon Life Asset Management Limited) as now known or by any other name called hereafter and also includes any other asset management company which may be approved by the SEBI hereafter to operate and manage the functioning of Nippon India Mutual Fund.
- (e) "**Clause**" means a clause of this instrument.
- (f) "**Corpus of the Trust**" means initial capital and any other consideration in cash or kind received by the Trust from RCL or subsequent additions, accretions and contributions to the corpus of the Mutual Fund for the purpose of the Trust in pursuance of Clause II. It shall not include any subscription made towards any Units of Schemes of Nippon India Mutual Fund.
- (g) "**Close Ended Scheme**" means any Scheme of the Nippon India Mutual Fund, other than an Open Ended Scheme, where the period of Scheme is specified.
- (h) "**Custodian**" means a person carrying on the activity of safe keeping of the securities or participating in any clearing system on behalf of the Trustee to effect deliveries of the securities.

- (i) **"First Amended and Restated Trust Deed"** shall mean the trust deed dated 15th March 2011 executed between RCL, acting as original settlor and Reliance Capital Trustee Co. Ltd. (now known as Nippon Life India Trustee Limited) acting as Trustee for amendment of the Original Trust Deed.
- (j) **"Instrument"** or **"this instrument"** or **"these instruments"** means this Amended and Restated Trust Deed of 2020 amongst RCL, the Sponsor and the Trustee.
- (k) **"Mutual Fund"** or the **"Nippon India Mutual Fund"** means the fund established by RCL in the form of a trust to raise monies by the Trustee through the sale of Units to the public under one or more Schemes for investing in securities in accordance with the Mutual Fund Regulations.
- (l) **"Mutual Fund Regulations"** mean (i) The Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as may be in force from time to time and shall include any guidelines, circulars, or notifications that may be issued by SEBI or the Government of India to regulate the activities and growth of mutual funds and (ii) any regulations, circulars, notification or guidelines regarding money market schemes or the guidelines that may be issued by the Reserve Bank of India for money market funds investing exclusively in money market instruments to the extent that such regulations are applicable.
- (m) **"Open Ended Scheme"** means a Scheme of the Nippon India Mutual Fund which is offering for sale or has outstanding any redeemable Units and which does not specify any duration for redemption or repurchase of Units.
- (n) **"Original Trust Deed"** shall mean the trust deed dated 25th April 1995 executed between RCL, acting as original settlor and Reliance Capital Trustee Co. Ltd. (now known as Nippon Life India Trustee Limited) acting as Trustee.
- (o) **"Scheme"** means any scheme formulated by the Nippon India Mutual Fund with a view of providing facilities for persons for participation in the income, profit and gains arising out of the acquisition, holding, management or disposal of securities or property of any kind by that fund for deriving such other benefit if any, as may be attached to the Unit.
- (p) **"SEBI"** means Securities and Exchange Board of India.
- (q) **"Sponsor"** or **"Settlor"** shall mean Nippon Life Insurance Company.
- (r) **"Trust"** shall mean Nippon India Mutual Fund.
- (s) **"Trust Fund"** shall mean Corpus of the Trust and Unit Capital.
- (t) **"Unit"** means the interest of the investor in a Scheme of the Mutual Fund consisting of each unit representing one undivided share in the assets of that Scheme.
- (u) **"Unit Capital"** means the aggregate of the monies collected from Unitholders in respect of the Scheme(s).
- (v) **"Unit Certificate"** means certificate in any form issued in relation to the purchase of the Unit(s) under a Scheme.
- (w) **"Unitholder"** means participant who is a registered holder for the time being, of a Unit of a Scheme of Nippon India Mutual Fund including persons jointly registered and any other unitholder as may be specified by any Scheme.

II CONSTITUTION OF TRUST

2.1 CONSTITUTION AND CORPUS

The Settlor had established for the purpose of the Mutual Fund, a trust to be called "Nippon India Mutual Fund" and declared that a sum of Rs. 1,00,000/- (Rupees One Lac Only) being the initial contribution and all collections and additions and accretions thereto and any income, interest, dividend, or other benefit and advantages arising there from, donations, contributions, subscriptions that may thereafter be collected, made over or received by the Trustee and all investments and other properties which may be substituted or added thereto be held upon the trust and subject to the powers, provisions, agreements, directions and declarations herein contained and concerning the same.

2.2 APPLICATION PERMISSIBLE DEPLOYMENT AND INVESTMENT OF FUNDS

- (a) The "Corpus of the Trust" and the funds mobilized under various Schemes may be invested only in transferable securities whether in the money market or in the capital market or in privately placed debentures or securitized debts or such other securities, assets or investments as may be permissible from time to time under the Mutual Fund Regulations. Underwriting may also be undertaken. The above investments or underwritings shall be subject to such restrictions as may be imposed from time to time under the Mutual Fund Regulations.
- (b) The Trust Fund shall be absolutely applied and be available for the purposes of the Trust and shall not be applied directly or indirectly for any purposes other than the purposes referred under this Instrument or in accordance with any Scheme. Without prejudice to the aforesaid, it is expressly provided that the Corpus of the Trust or any part thereof may at the option of the Trustee be applied towards any subscription of a Scheme made or issued by the Nippon India Mutual Fund at any time hereafter. Upon such application towards subscription of any Scheme, the Units issued in pursuance thereof shall be governed by the provisions of the respective Scheme/s and may be redeemed and /or applied in accordance with the terms and conditions of issue of such Scheme/s. The application of the Corpus of the Trust towards any such Scheme or purposes referred in Clause 2.2(a) above shall not revoke the Trust herein declared nor shall it amount to or be construed to be any diversion of the Corpus of the Trust.

2.3 TRUST FUND IRREVOCABLY HELD BY TRUSTEES

The Settlor doth hereby irrevocably declare that henceforth the Trust Fund shall be held in trust and managed by the Trustee in accordance with this Instrument, the Scheme (if applicable) and Mutual Fund Regulations. The Trustee shall take into its custody or under its control all the property of the Scheme/s of the Nippon India Mutual Fund and hold it in trust for the Unitholders. However, Unitholders would have beneficial interest in the trust property to the extent of individual holding in respective Schemes. On and from the Effective Date, the Settlor shall have no rights under this Instrument and the Settlor hereby irrevocably declares that it has no claims against the Trust and no right to claim any amounts from the Trust Fund.

2.4 ASSIGNMENT AND AMENDMENT ONLY BY WRITTEN INSTRUMENT

RCL, in its capacity as the original settlor to First Amended and Restated Trust Deed (as amended), hereby assigns its right and interest as the settlor under First Amended and Restated Trust Deed (as amended) to the Sponsor viz. Nippon Life Insurance Company, and Nippon Life

Insurance Company hereby accepts such assignment and accordingly all lawful acts and omissions by RCL as the original settlor under First Amended and Restated Trust Deed (as amended) till the Effective Date shall be deemed to be the acts and omissions by Nippon Life Insurance Company and reference to 'Settlor' in this Amended and Restated Deed of Trust Deed of 2020 shall from the Effective Date mean reference to the Nippon Life Insurance Company;

Save as provided in Clause XIII, this Instrument shall become effective on and from the Effective Date and it shall not be amended save by the Sponsor/Settlor and the Trustee which amendment may be made by a deed of amendment intended to amend or modify this Instrument, such deed of amendment will form part of the Amended and Restated Trust Deed of 2020 but not so as to revoke any of the trusts herein declared or to resume, recover or divert the Trust Fund or any part thereof or to apply the Trust Fund for any purposes other than the purposes of the Trust or in accordance with the provisions of any Scheme. This Instrument shall not be amended without obtaining the prior approval of SEBI and Unitholders.

III OTHER PROVISIONS CONCERNING THE TRUSTEE

3.1 STRENGTH OF THE BOARD OF DIRECTOR OF THE TRUSTEE

The number of directors of the Trustee shall not be less than 4 (four). The total number of independent directors shall be as per the Mutual Fund Regulations and as permitted and none of the independent directors shall be associated with the sponsors or be associated with them in any manner whatsoever.

3.2 RESPONSIBILITIES OF THE TRUSTEE AND ITS DIRECTORS

- (a) The Trustee and its directors shall maintain arms' length relationship with other companies, or institutions or financial intermediaries or any body corporate with which the Trustee may be associated.
- (b) The directors of the Trustee shall not participate in any decision making process/ resolutions of its board meetings for any investment in which they may be interested.
- (c) All members of the board of directors of the Trustee shall furnish to the Trustee, the interest which he may have in any other company, or institution or financial intermediary or any body corporate by virtue of his position as a director, partner or with which he may be associated in any other capacity.
- (d) No director of the Trustee shall be the chairman or an officer or an employee or a director of any asset management company in India. Further no asset management Company shall be eligible to be appointed as a trustee of any mutual fund.
- (e) Further, none of the director of the Trustee shall be a director of any trustee company or a member of the board of trustees of any other mutual fund.

3.3 APPOINTMENT AND REMOVAL OF TRUSTEE

Subject to prior approval of SEBI, the Sponsor shall have power to appoint/ remove the Trustee in accordance with the provisions hereof.

3.4 REMOVAL OF TRUSTEE

- (a) Subject to the prior approval of SEBI, the Sponsor shall be entitled to remove the Trustee by giving a notice in writing.
- (b) It is provided that any appointment, substitution, removal of the Trustee shall not require the amendment of this Amended and Restated Trust Deed of 2020 nor the execution of a supplementary trust deed. A deed of confirmation, if required, or advised may be executed or obtained from the new trustee or any other document as may be agreed between the parties whereunder the new trustee assumes the obligations of the trustee under this agreement.

3.5 RESIGNATION OF THE TRUSTEE

The Trustee shall stand discharged from its office on its tendering resignation and on the same being accepted by the Sponsor, after making a suitable alternate arrangement for appointment of another Trustee and such other formalities as are required to be complied with in this behalf.

3.6 TRUSTEE TO ACT EFFICIENTLY

The Trustee shall manage the affairs of the Trust with utmost economic consistency, by maintaining efficiency in administration and act in the interest of the Unitholders.

3.7 CONTRACT WITH SPONSOR

Neither the Trustee nor any agent of the Trustee shall be precluded from making any contracts or entering into any arrangements or transaction with the Nippon India Mutual Fund or with the Sponsor or with the Asset Management Company for any purpose or from undertaking any banking, financial or agency services for the Nippon India Mutual Fund or the Sponsor, or Asset Management Company, provided that such contracts or arrangements are on such terms and conditions which are fair and reasonable and are in accordance with the Mutual Fund Regulations.

3.8 REIMBURSEMENT TO THE TRUSTEE

The Trustee shall be entitled to be reimbursed by the Mutual Fund in respect of all out-of-pocket expenses incurred by it in the execution of this instrument or in the exercise of its powers, functions and duties as Trustee.

3.9 REMUNERATION OF THE TRUSTEE

The Trustee shall, during the continuance of this Trust and until Trust hereof is finally wound up and, whether or not the Trust is in the course of administration by or under the order or discretion of any court, be entitled to receive fees for its services in addition to the reimbursement of all costs, charges and expenses from time to time, a sum computed at the rate of 0.05% of the amount being aggregate of the Trust Fund and Unit Capital as on 1st April each year or a sum of Rs.5,00,000/- (Rupees Five Lac Only) whichever is lower for each Scheme or such other sum as may

be from time to time be agreed to between the Sponsor and the Trustee, in accordance with the guidelines of SEBI or any other authority.

3.10 DIRECTORS OF THE TRUSTEE MAY ACT IN OTHER CAPACITIES

Any director of the Trustee who may be a professional (e.g. a lawyer, chartered accountant, architect) or who may be engaged in any business may be entitled to receive all usual professional and other fees for services rendered or business done by him or his firm or concern in relation to the Nippon India Mutual Fund.

3.11 KNOWLEDGE OF THE PROVISIONS OF THE TRUST DEED

The directors of the Trustee holding office as such from time to time shall be bound by and shall be deemed to be in knowledge of the provisions of this Trust Deed.

3.12 MEETING(S) OF THE TRUSTEE(S)/ BOARD OF DIRECTORS OF THE TRUSTEE COMPANY:

- (a) The quorum for the meeting(s) of the Board of Directors of the Trustee company shall be 1/3rd (one-third) of its total strength (any fraction contained in that 1/3rd (one-third) being rounded off as 1 (one)), or 2 (two) directors, whichever is higher.
- (b) Provided that if at any time the number of interested directors exceeds or is equal to 2/3rd (two-thirds) of the total strength, the number of remaining directors, that is to say, the number of directors who are not interested present at the meeting being not less than 2 (two), shall be the quorum during such time;
- (c) Provided further that the quorum for a meeting of the board of directors of the Trustee company shall not be constituted, unless 1 (one) independent director is present at the meeting.
- (d) In accordance with SEBI (Mutual Funds) (Third Amendment) Regulations, 2002 dated 30 July 2002, a meeting of the Trustees shall be held at least once in every 2 (two) calendar months and at least 6 (six) such meetings shall be held in every year.

IV OBJECTS OF THE TRUST

4.1 OBJECTS:

The main objects of the Trust will be:

- (a) To carry on the activity of a mutual fund as may be permitted by law and formulate and devise various schemes of savings and investments from people in India and abroad and also ensure liquidity of investments for the unitholders.
- (b) To deploy funds thus raised so as to help the unitholders earn reasonable returns on their savings; and
- (c) To take such steps as may be necessary from time to time to realized the effects without any limitation.

V POWERS AND DUTIES OF THE TRUSTEE:

5.1 GENERAL POWER OF THE TRUSTEE:

- (a) It is hereby declared that the Trustee shall have and shall be deemed to have the legal ownership of the Trust Fund and that the general superintendence, direction and management of the affairs of the Trust and all powers, authorities and discretions appurtenant to or incidental to the purpose of the trust shall absolutely vest in the Trustee, subject nevertheless to the provisions of this Instrument. Subject to the aforesaid, the Trustee shall as regards all trusts, powers, authorities and discretions hereby vested in them, have absolute and uncontrolled discretion as to the exercise thereof in relation to the mode and time for exercise thereof.
- (b) Without prejudice to the generality of the powers, authorities and discretions conferred under Clause 5.1(a) above, the Trustee shall have in addition to the powers and authorities conferred by other provisions of this Instrument the following powers:
 - (i) to appoint AMC or any other asset management company promoted by the Sponsor as the Trustee as it may deem fit to act as their agent, to float Schemes for the Nippon India Mutual Fund and to manage the funds mobilized under various Schemes in accordance with the provisions of this Instrument and Mutual Fund Regulations and to operate and manage the functioning of Nippon India Mutual Fund and to delegate all or any of the powers or authorities of the Trustee to carry on such functions. For this purpose, the Trustee shall enter into an investment management agreement with the AMC or any other asset management company in a form approved by SEBI, and shall enclose the same with Trust Deed.
 - (ii) to dismiss the Asset Management Company on occurrence of any of the following events subject to the prior approval of SEBI:
 - (A) Default has occurred in the performance of its duties or any other covenant, condition or agreement on the part of the Asset Management Company under the investment management agreement entered into between the Asset Management Company and the Trustee and/ or the Mutual Fund Regulations.
 - (B) any information given or furnished by the Asset Management Company in its reports to the Trustee/ SEBI/ Unitholders is misleading or incorrect in any material respect.
 - (C) the Asset Management Company has either voluntarily or involuntarily been dissolved or become the subject matter of the proceeding under any bankruptcy or insolvency law.
 - (D) the Asset Management Company has taken or has preferred to take any action for its liquidation or dissolution.
 - (E) on the happening of any event which makes it improbable for the Asset Management Company to fulfil its obligations under the investment management agreement entered into between the Asset Management Company and the Trustee.
 - (iii) to ensure that the Asset Management Company, subject to the provisions of this Instrument and Mutual Fund Regulations, does the following for carrying on the purpose and business of the Trust.

- (A) to invest in, acquire, hold, manage or dispose of all or any securities and to deal with, engage in and carry out all functions and to transact all business pertaining to the Nippon India Mutual Fund;
- (B) to keep the moneys belonging to the Trust with such banks and Custodians as the Asset Management Company may deem fit;
- (C) to determine the terms and conditions applicable to Schemes and to decide the category of persons who may participate in any Scheme and to formulate, introduce, make, announce or launch one or more Scheme (with such characteristics and conditions as may be prescribed) under this Instrument for the purpose of providing facilities for participation by them in the income, profits and gains arising out of the acquisition, holding, management or disposal of the securities or investments by the Trust and to provide such other benefits in connection with the Units as may be found appropriate, and /or discontinue, suspend, close, extend, alter or amend any Scheme in operation;
- (D) to issue, sell and purchase Units or bonus Units under any Scheme of the Trust;
- (E) register the Schemes with the prescribed authorities and set the Scheme objectives and investment objectives for the Schemes and ensure their proper disclosure in offer documents and advertisements and to arrange any Scheme made by it to be registered or recognized in any foreign country or place for its activities and for such purpose make such investments and deposits as may be required by the laws of such country or place;
- (F) re-purchase the Units that are offered for re-purchase and hold, reissue or cancel them;
- (G) to formulate strategies, lay down policies for deployment of funds under various Schemes;
- (H) arrange for investments, deposits or other deployment as well as disinvestment or refund out of the Trust Funds as per the set strategies and policies;
- (I) to manage or advise any offshore fund or Scheme and to do all acts, deeds, matters and things incidental thereto including opening of bank account abroad, entering into an agency agreement with a bank incorporated outside India or otherwise incidental thereto;
- (J) to institute, conduct, compound, or withdraw any legal proceeding for or on behalf of or in the name of the Trust or the Trustee, and to defend, compound or otherwise deal with any such proceedings against the Trust or Trustee or its officers or concerning the affairs of the Trust and also to compound and allow time for payment or satisfaction of any debts due and of any claims or demand by or against the Trust and to refer any differences to arbitration and observe and perform any awards, thereof;
- (K) to make and give receipts, release and other discharges for moneys payable to the Trust and for the claims and demands of the Trust;
- (L) to appoint, and at its discretion remove agents, to determine their duties, to fit their emoluments and to acquire security in such instances and of such amount as it may think fit;
- (M) to enter into all such negotiations and contracts and execute and do all such acts, deeds and things for or on behalf of or in the name of the Nippon India Mutual Fund as the Asset Management Company may consider expedient for or in relation to any of the matter or otherwise for the purposes of the Nippon India Mutual Fund;
- (N) to ascertain, appropriate and distribute the surplus generally or under various Schemes or under any Scheme, to carry forward, reinvest or to otherwise deal with any surplus and to transfer such sums as the Asset Management Company may deem fit to one or more reserve funds which may be established at the discretion of the Trustee;
- (O) to enter into any contract with insurance companies for the purpose of securing such insurance cover or such other benefits for the Unitholders as may be given by such companies for the Units;
- (P) to get the Units under any Scheme listed on any one or more stock exchanges in India or abroad, if necessary;
- (Q) to open one or more bank accounts for the purpose of the Nippon India Mutual Fund, to deposit and withdraw money and fully operate the same;
- (R) to enter into agreements with or employ suitable persons, companies, firms, trusts or associations for carrying on any of the activities or functions of the Nippon India Mutual Fund including investment, database management, custody of securities, accounting and audit;
- (S) to pay for all costs, charges and expenses, incidental to the administration of the Trust and the management and maintenance of the Trust property, Custodian and/or any other entities entitled for the benefit of the Mutual Fund, audit fee, management fee and other fees;
- (T) to equitably allocate costs, charges, expenses, indemnities and liabilities to various Schemes;
- (U) to make payment of dividends, interest, redemptions premia or such other dues to the Unitholder, after deducting expenses of each Scheme;
- (V) to fix record dates or book closure periods for the purpose of effecting transfer of Unit and determining eligibility for dividends, bonus, rights, entitlements, privileges, preferences or reservations etc;
- (W) to provide or cause to provide information to SEBI and the Unitholders as may be specified by SEBI;
- (X) to sign, seal, execute, deliver and register according to law all deeds, documents and assurances in respect of or in any manner relating to the Nippon India Mutual Fund;
- (Y) generally to do all acts, deeds, matters and things which are necessary for any object, purpose or in relation to the Nippon India Mutual Fund; and

(Z) to borrow on behalf of Mutual Fund as per the provisions of the Mutual Fund Regulations.

- (iv) to appoint one or more Custodians in accordance with the Regulations to hold the custody or possession of the securities and investments of the Trust to discharge all such functions as are ordinarily discharged by a Custodian.

The Trustee shall be responsible for the supervision of the activities of the Custodian in relation to the Nippon India Mutual Fund and for this purpose, the Trustee shall enter into an agreement with the Custodian;

- (v) to call for or authorize any person to call for such information concerning the operations of the Nippon India Mutual Fund from the Asset Management Company as may be required to ensure that the Mutual Fund Regulations have been met and are being complied with and to verify;
- (A) that investments are of the permitted kind and are within set limits;
- (B) that the assets of the Trust are duly protected and that transactions in Units are properly executed, this may include spot checks on:
- (1) Pricing of Units;
 - (2) Payments into and out of the Trust Fund; and
 - (3) Internal controls;
- (C) that income due to the Trust is properly accounted for;
- (D) that all expenses and charges to the Trust are as permitted;
- (E) that the performance of the various Schemes is as expected;
- (F) that distribution from the Trust Fund are properly made;
- (vi) to receive grants and donation;
- (vii) to delegate all or any power and/or responsibility vested in them either by virtue of this Instruments or Indian Trusts Act 1882 to the Asset Management Company or any of its director, chief executive, officials or to any other agent(s) or person(s). Such persons shall be accountable to the Trustee and be bound to carry on functions assigned from time to time. Notwithstanding such delegation, the Trustees shall at all times be responsible for the acts and omission of the delegates/ appointees as if such acts or omission are its own;
- (viii) to make rules, regulations and bylaws for exercise of delegated powers of the Trustee, general administration of the affairs of the Nippon India Mutual Fund and for any other matter incidental or ancillary to the attainment of the objects of the Nippon India Mutual Fund and alter them from time to time; and
- (ix) to do all such things as may be incidental or conducive to the proper exercise of any of the foregoing powers or other powers of the Trustee under this Instrument. For the removal of doubt it is hereby clarified and declared that the aforesaid powers and in particulars the powers conferred under the above Clauses and all other powers conferred on the Trustee by this Instrument shall be absolute and subject only to the provisions of this Instrument and shall not be deemed to be curtailed, restricted or otherwise limited by, under or in pursuance of the provisions of section 20A and any other provisions in the Indian Trust Act, 1882 in regard to investment of Trust Fund.

5.2 ACCEPTANCE OF CERTIFICATE

- (a) The Trustee may accept as sufficient evidence of the value of any investment or the cost price or sale price thereof or of any stock exchange quotation or of any other fact within his competence if a certificate by a stock broker or other professional person approved by the Trustee for the purpose it is furnished to the Trustee.
- (b) The Trustee shall not be under any liability on account of anything done or omitted to be done or suffered by the Trustee in good faith, in accordance with or in pursuance of any request or advice of the Asset Management Company. Whenever pursuant to any provisions of these presents any certificate, notice, instruction or other communication is to be given by the Trustee, the Asset Management Company may accept as sufficient evidence thereof, a document signed or purporting to be signed on behalf of the Trustee or by any two persons whose signature has for the time being authorized.

5.3 TRUSTEE MAY RELY ON ADVICE

The Trustee may act upon any advice or information obtained from any lawyers, bankers, accountants, brokers, professionals, agents or other persons acting as agents or advisers of the Trustee and the Trustee shall not be bound to supervise the acting of any such persons and to verify the advice or information obtained therefrom and the Trustee shall not be liable for anything bonafide done or omitted or suffered in reliance upon such advice or information and shall not be responsible for the consequences of any mistake or oversight or error of judgment or want of prudence on the part of the Trustee or any attorney or agent of other person appointed by it hereunder.

5.4 LIMITATION ON UNITHOLDERS RIGHTS

In no event shall a Unitholder have or acquire any rights against the Trustee except as expressly conferred on such Unitholders hereby, nor shall the Trustee be bound to make payment to any Unitholder, except out of funds held by it for that purpose under provisions of these presents.

5.5 INDEMNITY TO THE TRUSTEE AND PROTECTION OF ACTS IN GOOD FAITH

- (a) Without prejudice to the right of indemnity available to the Trustee under any law, the Trustee, every attorney, manager, agent or other person appointed by the Trustee shall be entitled to be indemnified out of the Trust property in respect of all liabilities and expenses incurred by them or him in the execution of the Trust hereby declared or any of the powers, authorities and discretions vested in them pursuant to these presents arising from the trusts hereby declared and against all actions, proceedings, costs, claims and demands in respect of any matter or thing done or omitted in any way in relation to this Trust, and the Trustee may retain and pay out of any money in their hands all sums necessary to effect such indemnity otherwise than against any claim arising out of negligence, dishonesty or breach of trust by the Trustee, the directors of Trustee or appointee.

- (b) The Trustee shall not be responsible for any loss or expenses resulting to the Trust, from the insufficiency or deficiency of value of or title to any property or security acquired or taken on behalf of the Trust or the insolvency or wrongful act of any debtor or any person under obligation to the Trust or anything done in good faith in the execution of the duties of his office or in relation thereto.
- (c) The Trustee shall not be under any liability on account of anything done or omitted to be done or suffered by the Trustee in good faith, bonafide and with due diligence and care, in accordance with or advice of the Asset Management Company or any other professional person, firm or company.

5.6 DUTIES OF THE TRUSTEE

- (a) The Trustee shall take reasonable care to ensure that the funds under the Schemes floated and managed by the Asset Management Company are in accordance with this Instrument and the Mutual Fund Regulations.
- (b) The Trustee shall not acquire nor allow the Asset Management Company to acquire any asset out of the Trust Fund and/or Unit Capital which involves the assumption of unlimited liability or results in encumbrances of Trust Fund and/or Unit Capital in any way.
- (c) The Trustee shall not make or guarantee loans or take up any activity in contravention of the Mutual Fund Regulations except with the prior approval of SEBI.
- (d) The Trustee shall supervise the collection of any income due to be paid to the Scheme and for claiming any repayment of tax and holding any income received in trust for Unitholders in accordance with the provisions of these presents and Mutual Fund Regulations.
- (e) The Trustee shall at all times act in the interest of the Unitholders, provide or cause to provide information to the Unitholders and the SEBI as may be specified by SEBI.
- (f) The Trustee shall call for a meeting of the Unitholders.
- (i) whenever required to do so by SEBI in the interest of the Unitholders;
- (ii) on requisition by the Unitholders of 3/4th (three-fourth) of the Units outstanding of any Scheme or all the Schemes together; or
- (iii) upon the Trustee deciding to wind up or prematurely redeem the Units or modify any Scheme.
- (g) The Trustee shall comply with duties as prescribed under the Mutual Fund Regulations.

5.7 DISCLOSURE REQUIREMENTS

The Trustee shall cause Asset Management Company to maintain a separate account for each Scheme and will comply with accounting disclosure requirements (various periodic requirements such as half yearly/ yearly etc.) prescribed by SEBI and as the accounting policy laid down in this Instrument.

5.8 DISTINCT ASSETS

- (a) The Trustee shall keep the Trust Fund distinct and separate from the asset of all other persons.
- (b) The Trustee shall submit a 6 (six) monthly report and an annual report to SEBI giving an account of the functioning of the Trust, and also report periodically to the Sponsor who shall be entitled to call for explanations and details from the Trustee. The Trustee shall also provide such information to the Unitholders and SEBI as may be specified by SEBI.
- (c) The Trustee shall cause the balance sheet and profit and loss account of the Trust to be prepared and submitted to the Sponsor for each accounting year as soon as it may be ready after the end of each accounting year (which shall be 1st April to 31st March of the next year) or unless otherwise decided.

5.9 AUDITORS

The Trustee shall cause the affairs of the Trust in respect of every accounting year to be audited by 1 (one) or more auditors qualified to act as auditors for the Trustee under the law for the time being and shall comply with all the necessary requirements prescribed under regulations. The auditors shall be appointed and the remuneration will be fixed by the Trustee and such auditors shall be different from the auditors of the Asset Management Company.

5.10 ACCOUNTING POLICIES

In respect of allocation of payment to capital or income, the trust shall follow generally accepted accounting policies including those prescribed by SEBI or any other appropriate authority from time to time. The initial issue expenses in respect of any Scheme shall be written off in such manner as may be decided by the Trustee from time to time and recurring expenses including fees payable to Asset Management Company, charges payable to Custodians etc, shall be charged to the income in the respective year.

5.11 PROCEDURE FOR SEEKING APPROVAL OF THE UNITHOLDERS

The Trustee shall as and when required, under this Instrument or the Mutual Fund Regulations, obtain the consent of the Unitholders whose consent is required, by convening their meeting. However, in cases where the Trustee deems fit it may obtain the consent in the form of a postal ballot. Each Unit will carry 1 (one) vote.

(a) IN CASE OF MEETING:

The Trustee shall adhere to the following procedure in regard to the meeting of Unitholders and obtain consent of Unitholders by simple majority or such other majority of Unitholders present and voting or as may be prescribed by SEBI.

- (i) notice of the meeting shall be given to all Unitholders of the Scheme/s. Claims against unintentional lapses shall not in any manner jeopardize the conduct of the meeting.
- (ii) a meeting may be called by not less than 15 (fifteen) days' notice in writing or by giving shorter notice if consent is accorded thereto by the Unitholders of 50% of the Units outstanding of any Scheme.
- (iii) 5 (five) members personally present at the meeting, shall be the quorum. If the quorum is insufficient, after ½ (half) an hour, the members

present shall form the quorum for the meeting, subject to a minimum of 2 (two) members being present whether in person or by proxy.

- (iv) Unitholders shall have a right to appoint any other person (whether a Unitholder or not) as his proxy to attend and vote on a poll instead of himself. A proxy shall not have any right to speak at the meeting.
- (v) the proxy shall be in writing and duly signed and shall be lodged on or before 48 (forty eight) hours of the meeting. Only valid proxies will be taken into consideration and proxy register shall be available for inspection during business hours beginning 24 (twenty - four) hours before the meeting provided not less than 3 (three) days' notice in writing of the intention to inspect is given.
- (vi) every resolution shall be put to vote and decided on a show of hands unless a poll is demanded.
- (vii) poll can be demanded by any director of the Trustee or by a Unitholder/Unitholders present in person/ by proxy and holding not less than 1/10th (one-tenth) of the total number of Units outstanding of the Scheme. The chairman shall have the power to regulate the manner in which poll shall be taken including appointment of scrutineers and other matter related thereto. The chairman's declaration as to result of the voting shall be conclusive.

(b) IN CASE OF POSTAL BALLOT:

The Trustee shall adhere to the following procedure in case of postal ballot to obtain consent of Unitholders by simple majority or such other majority of Unitholders voting or as may be prescribed by SEBI:

- (i) The Trustee shall dispatch to the Unitholders the following:
 - (A) notice containing the resolutions.
 - (B) ballot paper listing out the resolutions with corresponding columns to indicate their preference of vote, in favour or against or abstinence and for the signature of the Unitholders.
 - (C) a self-addressed prepaid envelope or inland letter.
- (ii)
 - (A) Unitholders will get 15 (fifteen) clear days to return the ballot to the company.
 - (B) 15 (fifteen) days period will commence from expiry of 2 (two) days from the date of dispatch of notice.
 - (C) 2 (two) days of grace after the expiry of 15 (fifteen) days will be allowed to meet any postal contingencies.
- (iii) The ballot will be deemed to be valid, if and only if the signature on the ballot matches with the signature of the Unitholder lodged with the Mutual Fund. Ballot papers returned without indication of preference of vote or in any way ambiguous would be considered invalid.
- (iv) A person or a firm may be appointed for opening of ballot boxes, scrutinizing the ballot papers, counting and other related matters. The chairman shall have the power to regulate the manner in which the voting by ballot shall be taken. The chairman's declaration as to result of the voting shall be conclusive.

Any dispute regarding the abovementioned procedure of seeking the approval of the Unitholders will be referred to the Trustee or a committee appointed by the Trustee and their decision on the matter will be final and binding on all parties.

VI WINDING UP OF SCHEMES

6.1 Subject to and in accordance with such conditions and stipulation as may be included in each individual Scheme, generally, the following provisions will apply for the purpose of winding up of Schemes:

- (a) Any Close Ended Scheme shall be wound upon the expiry of the duration fixed for the Scheme, unless extended with permission from such authorities as may be prescribed and in accordance with law and after following such procedure and requirements as have been stipulated in the offering documents or other instrument governing such Scheme.
- (b) Any Open Ended Scheme may be wound up in accordance with the regulations prescribed in this connection from time to time by SEBI or any other authority.
- (c) Any Scheme may be wound up if SEBI or any other prescribed authority has withdrawn the authorization given to the Asset Management Company and, on the withdrawal of such authorization, the Trustee has not appointed any other asset management company in its place.
- (d) For winding up any Scheme, the Trustee shall sell all the investments, representing and allocable to such Scheme, realize all securities and other assets and properties pertaining thereto and recover all loans and deposits then forming part of the assets of such Scheme and after meeting the expenses, pay out of the proceeds all liabilities of the Scheme.

Thereafter the Trustee may from time to time distribute to the Unitholders under such Scheme, the net realisation after providing for all liabilities payable under such Scheme and such distribution shall be proportionate to the holdings of each Unitholder in the Scheme.

- (e) For the purposes of ascertaining the distribution to be made to each Unitholder, the amount of initial/ subsequent contribution made to such Scheme out of allocations by the Trustee from the Trust Fund, shall revert back to and become a part of the Trust Fund but under no circumstances will it revert back to the Settlor and/ or Sponsor. It is clarified that the Unitholders would have beneficial interest in the Trust Fund to the extent of their holdings in the respective Schemes only.
- (f) The Trustee may, with the permission of the respective Unitholders obtained in accordance with the procedure laid down in the offer documents, transfer the funds to some other Scheme floated by Nippon India Mutual Fund, instead of distributing the proceeds.
- (g) Distribution to the Unitholders shall be against production and surrender of the Unit Certificate by the Unitholder, duly discharged or by such other mode as may be decided by the Trustee. Interim distribution shall be made by the Trustee or any other authorized person.

Provided that the Trustee shall be entitled to retain out of any Trust Funds, full provision for all costs, charges, fees, expense, claims, demands and liabilities, actual or contingent, incurred, made or apprehended by or payable to the Trustee, in connection with or arising out of the operation or winding up of any Scheme.

VII NO DISABILITY FROM ENTERING INTO CONTRACT/ ARRANGEMENTS/ TRANSACTION

The Trustee shall be eligible to enter into any contracts / transactions / arrangements in accordance with Mutual Fund Regulations.

VIII THE SEAL

The Trustee may if it thinks fit provide a seal for the purposes of the Trust and shall have power from time to time to destroy the same and substitute a new seal in lieu thereof, and the Trustee shall provide for the safe custody of the seal for the time being; and the seal shall not be used except by the authority of the Trustee. The seal shall be affixed to such documents and instruments as the Trustee may direct from time to time or as may be prescribed under any rules, framed in that behalf.

IX POWERS TO MAKE RULES AND REGULATIONS

9.1 The Trustee may, from time to time, make rules not inconsistent with this Instrument, to give effect to, and carry out, the purposes of the Trust and in order to secure effective control, management and administration over the affairs of the Trust. In particulars, and without prejudice to the generality of such power, such rules may provide for all or any of the following matters namely:

- (a) Issue of Units, the terms and conditions thereof and the face value of each Unit;
- (b) Form and manner in which an application may be made for the purchase of a Unit from the Trust;
- (c) Issue of Unit Certificate, statement of accounts and the form and manner in which such Unit Certificate or statement of account may be issued;
- (d) Procedure for determining the value at which the Units may be sold or purchased from time to time by the Trust.
- (e) Maintenance of separate accounts in respect of various Schemes and other matters relevant to the Scheme;
- (f) Manner of execution of contracts by the Trust for any purpose;
- (g) Manner of maintaining of the records and particulars of the investors/ Unitholders in respect of any one or more Scheme including matters such as maintaining of separate accounts for each Scheme and administration of all aspect of such Scheme consistent with the terms of the issue thereof.
- (h) Norms of investment by the Trust in accordance with the objects of the Trust and in accordance with the powers and authorities of the Trustee as set out herein;
- (i) Matters relating to entrustment/deposit or handing over of any securities or investments of the Trust to any one or more Custodians and the procedure relating to the holding thereof by the Custodian;
- (j) Such other administrative, procedural or other matters relating to the administration or management of the affairs of the Trust or any Scheme made by the Trust and which matters are not by the very nature required to be included or provided for under this Instrument or by the management thereof and which matters are not inconsistent with any provisions hereof.
- (k) The period for which and the manner in which the report and accounts shall be prepared and maintained; and
- (l) Any other matter which has to be delegated or may be specified by the Trustee.

X TRUST IRREVOCABLE

10.1 The Trust hereby declared shall be irrevocable.

10.2 After all the Schemes are wound up and proceeds of the assets pertaining to each Scheme have been distributed in accordance with the provisions of the Mutual Fund Regulations and this Instrument, the Trustee shall hand over the surplus, to a trust constituted for charitable purpose as defined in Section 2(15) of the Income Tax Act, 1961 or any statutory enactment or modification thereof.

XI INVALIDITY NOT TO AFFECT OTHER PROVISIONS

If any part of a clause or any clause or clauses of this Instrument is found or declared to be ineffective, inoperative or void, it shall not affect nor shall it be deemed to affect, the validity or enforceability of this Instrument, or the other parts of such clause or other clauses, as the case may be.

XII SECRECY

12.1 No Unitholder shall be entitled to inspect or examine the Trust's premises or properties without the permission of the Trustee for the time being or to require discovery of or any information in respect of any detail of the Trust's business or any matter which may relate to the conduct of the business of the Trust and which, in the opinion of SEBI will be inexpedient in the interest of the Unitholders of the Trust or the Sponsor.

12.2 Every director and employee of the Trustee, or their officer, servant, agent or other person employed in the business of the Trust shall, if so required by the Trustee observe a strict secrecy respecting all transaction of the Trust and the state of accounts with individuals and in matters relating thereto, and by such declaration pledge himself not to reveal any of the matters which may come to his knowledge in the discharge of duties except when required so far as may be necessary in order to comply with any of the provisions in these presents contained or of law.

XIII VARIATIONS AND MODIFICATIONS

In the event of any changes in the Mutual Fund Regulations and /or any directions and /or recommendations as may be given by any authority or concerned bodies, the Trustee is authorised to act in conformity with such changes and accordingly the provisions of this Instrument shall stand varied and modified.

XIV OTHERS

14.1 (a) This Instrument contains all clauses as mentioned in the Third Schedule to the Mutual Fund Regulations and such other clauses which are necessary for safeguarding the interest of Unitholders.

(b) This Instrument contains no clause which has the effect of:

- (i) Limiting or extinguishing the obligations and liabilities of the Trust in relation to the Mutual Fund or the Unitholders; or
- (ii) Indemnifying the Trustees or the Asset Management Company for loss or damage caused to the Unitholders by their acts of negligence or acts or commissions or omissions.

- (c) There is no clause in this Instrument which is in violation of the SEBI Act, 1992 and Mutual Fund Regulations, as amended from time to time.
- (d) All provision of the Mutual Fund Regulations shall be applicable.

IN WITNESS WHEREOF, each party has caused this Instrument to be executed by its duly authorized representatives as of the date first set forth above.

Reliance Capital Limited

Nippon Life India Trustee Limited
(formerly known as Reliance Capital Trustee Co. Limited)

Nippon Life Insurance Company

By:
Name:
Title: Authorized Signatory

By:
Name:
Title: Authorized Signatory

By:
Name:
Title: Authorized Signatory

In Presence of
1. _____
2. _____

In Presence of
1. _____
2. _____

In Presence of
1. _____
2. _____

please stick here

Exhibit A

Ballot Paper for providing consent for changes in Deed of Trust of Nippon India Mutual Fund

To,
The Scrutinizer,
M/s M Siroya and Company

Dear Sirs,

I/We, Unitholders of Nippon India Mutual Fund, have read and understood the communication sent by Nippon Life India Asset Management Limited (formerly known as Reliance Nippon Life Asset Management Limited) dated February 06, 2020 and provide our consent to the changes being made in the Deed of Trust.

I Agree

I Disagree

(Please Tick (✓) the relevant option)

Folio No.:

For units of ETF(s) and/or units held in electronic mode:

DP ID No.

Client ID No.

First / Sole Unitholder/Guardian

Name:

Second Unitholder

Name:

Third Unitholder

Name:

(Signature)

(Signature)

(Signature)

Please turn over for Instructions

Please cut along the dotted line & mail back

Please cut along the dotted line & mail back

Please cut along the dotted line & mail back

To Open cut here

Business Reply Envelope

POSTAGE
WILL BE
PAID BY
ADDRESSEE

PERMIT NO. : L11/BRP/HDC/B-1282/2018-19
MANNU POST OFFICE,
GACHIBOWLI, HYDERABAD - 500032

NO
POSTAGE
STAMP
NECESSARY
IF POSTED
IN INDIA

To,
Mr. Mukesh Siroya
The Scrutinizer,
M/s M Siroya and Company
KFin Technologies Private Limited
Unit : Nippon Life India Asset Management Limited
(formerly known as Reliance Nippon Life Asset Management Limited)
Selenium Building, Tower-B, Plot No- 31 & 32, Financial District,
Nanakramguda, Serilingampally, Hyderabad, Rangareddi,
Telangana, India, 500032.

Second Fold here

Please stick here

First Fold here

Instructions:

1. Your Ballot Paper should reach the Scrutinizer on or before the close of business hours of March 03, 2020. Ballot Papers which are unsigned or incomplete or incorrect or with signature mismatch will not be considered. Only valid Ballot Papers received upto the close of business hours on March 03, 2020 will be counted. The Scrutinizer's decision on the validity of the Postal Ballot shall be final and binding.
2. A Unitholder desiring to exercise his/her vote through Postal Ballot may complete the Postal Ballot Form and send it to the Scrutinizer, through this self-addressed postage prepaid business reply envelope.
3. The Ballot Paper should be completed in all respects and signed by the Unitholders.
4. In case of mode of holding is joint, the Ballot Paper should be completed and signed jointly by all the Unitholders (as per specimen signature registered with Nippon India Mutual Fund).
5. In case of a HUF, the Ballot Paper should be completed and signed by the Karta in that capacity under the seal (stamp) of the Karta (as per specimen signature registered with Nippon India Mutual Fund).
6. In case of a Partnership Firm, the Ballot Paper should be completed and signed by the authorised signatory(ies) under the seal (stamp) of the Partnership Firm (as per specimen signature registered with Nippon India Mutual Fund).
7. In case of Companies, Trusts, Societies, etc. the Ballot Paper should be completed and signed by the authorised signatory(ies) under the seal (stamp) of the Company, Trust, Society as the case may be (as per specimen signature registered with Nippon India Mutual Fund).
8. Please do not attach with the Postal Ballot Form, any other communication. Please do not write any service requests, grievances or complaints, on the Postal Ballot Form. Such communications will not be taken cognizance of.

Please cut along the dotted line & mail back

Please cut along the dotted line & mail back

Please cut along the dotted line & mail back

Exhibit B
[DISC's of NAM India and Registrar]
Nippon Life India Asset Management Limited

Agartala: Nippon Life India Asset Management Limited(Nippon India Mutual Fund),2nd Floor of HDFC Bank Building ,OM Niwas,Netaji Chowmuhani, Agartala - 799001.

Agra: Block No. 50, Anupam Plaza, Opp FCI, Sanjay Place, Agra - 282002. **Ahmedabad:** 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad -380006. **Ahmednagar:** Office No 101, 1st Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. **Ajmer:** India Heights india motor circle 2nd floor above ICICI bank , kutchery Road , Ajmer - 305001. **Akola:** Nippon Life India Asset Management Limited. 3rd Floor , Yamuna Tarang Complex,National Highway No 6, Near Ramlata Business Center - 444001. **Aligarh:** 1st Floor, B - 101, Center Point Market, Samad Road, Aligarh - 202001. **Allahabad:** 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211001. **Alwar:** 2nd Floor - 201 Raghu Marg, Opp Govt Children Hospital, Alwar(Rajasthan) - 301001. **Ambala:** 4307/12.Shanti Complex , Jagadhari Road ,Opp. Civil Hospital,2nd floor above yes bank, Ambala - 133001. **Amravati:** Vimaco Towers, C Wing 4,5,6, Amravati - 444601. **Amritsar:** SF- 1, 4th Floor, 10, Eminent Mall, The Mall, Amritsar - 143001. **Anand:** 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanagar Road, Anand - 388001. **Asansol:** 4th Floor, Chatterjee Plaza, 69 (101) G T Road, Rambandhu Tala, Asansol - 713303. **Aurangabad:** C-8,2nd floor,Aurangabad, Business center, Adalat Road, Aurangabad - 431001. **Balalore:** Nippon Life India Asset Management Limited , 2nd floor, Vivekananda Marg, Near Shyam Agencies, Chidia Polo - 756001. **Bangalore:** NG-1 & 1A, Ground Floor, Manipal Centre, 47, Dickenson Road - 560042. **Bardoli:** 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601. **Bareilly:** 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. **Belgaum:** 1st Floor, Shree Krishna Towers, RPD Cross No 14, Khanapur Road, Tlalkwadi, Belgaum - 560009. **Bellary:** Gnanandam,First Floor,1st Cross, Gandhi Nagar, Bellary - 583101. **Berhampur:** Nippon Life India Asset Management Limited ,1st Floor,Uma Mahal,Dharmanagar,Main Road , Berhampur,Dist- Ganjam - 760002. **Bhagalpur:** Angar Complex, First Floor, Near Icici Bank, Patel Babu Road,Bhagalpur-812001. **Bharuch:** Nippon Life India Asset Management Limited, D 118-119, R K Casta Complex, Near. Hotel Shethna Plaza, Station Road, Bharuch-392001. **Bhatinda:** Jindal Complex, 2nd Floor, G T Road, Bathinda - 151001.**Bhavnagar:** 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar - 364004. **Bhilai:** 1st Floor, 84-85, Nehru Nagar Commercial Complex, Nehru Nagar (E), Bhilai - 490020. **Bhilwara:** 1st Floor, B Block, Shop No 21, S K Plaza, Pur road, Bhilwara - 311001. **Bhopal:** Nippon India Mutual Fund, 133, Kay Kay Business Centre, 1st Floor above Citi Bank, Zone 1- M P Nagar - 462011. **Bhubaneswar:** 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneswar - 751001. **Bhuj:** Office NO 105, Krishna Chambers, "B", Station Road, Above SBI, Bhuj - 370001. **Bikaner:** 1st Floor,Shop No 26 & 27, Silver Square, Rani Bazar, Bikaner - 334001. **Bilaspur:** 1st Floor, Krishna, Sonchhatra Compound, Shiv Talkies - Tarbahar Road, Near RNT Square, Bilaspur - 495004. **Bokaro:** GB-20, City Center , Sector-4, Bokaro - 827004. **Burdwan:** Nippon Life India Asset Management Limited, Talk of the town, 4th floor, ICICI Bank Building, G.T.Road, - 713101. **Calicut:** 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673001. **Chandigarh:** SCO - 40-41 , 1st floor, Sector-9 D, Chandigarh Chandigarh - 160009.**Chennai:** 2nd floor, 52/8, North Boag Road, T. Nagar - 600017. **Chennai:** Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shastri Nagar, Adyar, Chennai - 600020. **Chennai:** No.338/7, First Floor, New Sunshine Apartment, Second Avenue, Anna Nagar, Chennai - 600040. **Cochin:** 3rd Floor,Chicago Plaza, Rajaji Road, Ernakulam, Cochin - 682035. **Coimbatore:** Ahuja Towers, 2Nd Floor, 42/15, T.V.Swamy Road (West), R.S. Puram, Coimbatore - 641002. **Cuttack:** 3Rd Floor, City Mart, B.K.Road, Cuttack - 753001. **Davangere:** No. 164/3/4, (Beside Sri Kannikaparameswari Co-Operative Bank), First Floor, 3Rd Main Road, Pj Extension - 577002. **Dehradun:** 2Nd Floor, Nrc Corporate Plaza, New Cantt Road, Dehradun - 248001.**Dhanbad:** Nippon Life India Asset Management Limited, Office No. 302A, 3Rd Floor, Shriram Plaza, Bank More, Dhanbad - 826001. **Durgapur:** Plot No 848, City Centre, Near Rose Valley Hotel, 2Nd Floor, Durgapur - 713216. **Erode:** 303,First Floor, Maasil Complex, Brough Road - 638001.**Faridabad:** SCF-41, Ground Floor, (Near OBC Bank), Sector-19 Market Part-2 - 121002. **Firozabad:** 1st Floor, Plot No 9/1, Raniwala Market, Agra Road, Above UCO Bank, Firozabad - 283203. **Gandhinagar:** Nippon Life India Asset Management Limited, 107, 1St Floor, President Complex, Sector: 11, Gandhinagar- 382011. **Ghaziabad:** Nippon India Mutual Fund, J-3, 2nd Floor, Krishna Plaza, Raj Nagar - 201001. **Gorakhpur:** 4th Floor, Cross Road Mall, Bank Road, Gorakhpur - 273001. **Guntur:** Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002. **Gurgaon:** Shop No. 28, Ground Floor, Vipul Agora, Sector 28, M.G Road - 122001. **Guwahati:** 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781005.**Gwalior:** 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002. **Haldwani:** Plot No 10, Near IDBI Bank, Durga City Centre, Haldwani - 263139. **Haridwar:** 2nd Floor, Shyam Tower, Near Nandpuri gate, Jwalapur, Haridwar - 249407. **Himmatnagar:** First Floor, Shop No F05 & F08, Kumar House, Durga Mill Compound,Himmatnagar - 383001. **Hissar:** Nippon Life India Asset Management Limited, SCO- 187, 1st Floor, Red Square Market- 125001. **Howrah:** Jai Mata Di Tower" (4th Floor) , 21, Dobson Road, Howrah - 711101. **Hubli:** Nippon India Mutual Fund, No.6, Upper Ground Floor, Giriraj Annex T B Road , Hubli - 580029. **Hyderabad:** Second Floor, Gowra Klassic, 1-11-252/6&7A&B, behind Shoppers Stop, Begumpet - 500016. **Ichalkaranji:** 2nd Floor, Suyog Chambers, Ward No 16, H No 1545, Ichalkaranji - Kolhapur Main Road, Near Central Bus Stand, Ichalkaranji - 416115. **Indore:** 303 & 304, D M Towers,21/1 Race Course Road, Near Janjirwala Square, Indore - 452001. **Jabalpur:** 1st Floor, Raj Leela Tower, 1276 Wight Town, Allahabad Bank, Jabalpur - 482001. **Jaipur:** 1st Floor, Ambition Tower, Above SBBJ Kohinoor Branch, D-46, Agrasen Circle, Subhash Marg, C Scheme, Jaipur - 302001. **Jalandhar:** 2nd Floor, Shanti Tower, SCO no.37,PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. **Jalgaon:** Ground Floor, Shop No 3, Laxmi Plaza, Gujarathi Lane, Visanji Nagar, Jalgaon - 425001. **Jammu:** Hall no 206,2nd floor, B-2 South Block,Bahu Plaza Jammu - 180004. **Jamnagar:** Shop no. 2, 3, 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361140. **Jamshedpur:** Office No- 1A, 1st floor Fairdeal Complex SB shop Area, Main Road Bistapur, Opposite HP Petrol Pump - 831001. **Janakpuri:** B-25, 1st Floor, B1 Block, Community Centre Janakpuri - 110058. **Bangalore:** Nippon Life India Asset Management Limited, Ground Floor,31/2,8th E Main,4th Block, Jayanagar(Near Jayanagar Post Office) - 560011. **Jhansi:** 1st Floor, DP Complex, Elite, Sipri Road, Jhansi - 284001. **Jodhpur:** Nippon Life India Asset Management Limited, E-4, First Floor, Suidha Complex, Shastri Nagar, Kalpatru Shopping Center, Jodhpur - 324001. **Junagarh:** Shop No 10, Raiji Nagar, Shopping Complex, Opposite Moti Palace, Junagarh - 362001. **Kalyan:** Shop No 4, Gr Floor, Santoshi Mata road, Mahavir Complex, Kalyan (W) - 421301. **Kalyani:** 1st Floor, B-8/25(CA), Nadia, Kalyani - 741235. **Kangra:** 1st Floor, Shop No 3018, Ward No 9, Above SBI, Kangra H.P - 176001. **Kanpur:** Office No 5 Ground floor,KAN Chamber,14/113 Civil Line ,Kanpur - 208001. **Kharagpur:** Atwal Real Estate, M S Towers, O T Road, INDA, Kharagpur - 721305. **Kolhapur:** 1st Floor, Office NO 101, 102, Haripriya Plaza, Rajaram Road, Rajarampuri, - 416001. **Kolkata:** FMC FORTUNA BUILDING, C1 4TH FLOOR, AJC BOSE ROAD, BESIDE NIZAM PALACE - 700020. **Kolkata:** Ground Floor , Shop No 14A &14B, 18 British Indian Street,Kolkata -700001. **Kolkata:** B D 25, Salt Lake, Sector - 1, Kolkata - 700064. **Kota:** 1st Floor, Office No 1 & 2, Mehta Complex, Near Grain Mandi, 26, Jhalawar Road, Kota - 324007. **Kottayam:** Nippon Life India Asset Management Limited, 1st Floor, Pilimootil Arcade, K K Road, Kanjikuzhy, Kottayam, Kerala - 686004. **Lucknow:** Ground Floor, Aslam Agha Complex, 5, Park Road, Thapper House, Hazratganj, Lucknow - 226001. **Ludhiana:** Nippon Life India Asset Management Limited, SCO 10-11, 1st Floor Feroze Gandhi Market, Above DCB Bank Building, Ludhiana- 141001. **Madurai:** 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. **Malda:** Ground Floor, Manaskamena Road, Near Fulbari More, Malda - 732101. **Bangalore:** Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Bangalore - 560003. **Mangalore:** Nippon India Mutual Fund, UGI-3 & 4, Ground Floor, "Maximus Commercial Complex", Light House Hill Road - 575001. **Margao:** Office no 102 & 103, Raghunath Esquire, Above Mario Miranda Gallery, Pajifond, Margao-403601. **Meerut:** Ground Floor, G-14, Rama Plaza, Bachha Park, WK Road, Meerut - 250001. **Mehsana:** Jaydev Complex, 1st Floor, Near SBBJ Bank, Opposite P B Pump, Mehsana - 384002.**Moradabad:** 8/8/49A , Near Raj Mahal Hotel , Civil lines - 244001. **Mumbai:** Office No 304, Kshitij Building, 3rd Floor, Veera Desai Road, Opposite Andheri Sports Complex,Near Azad Nagar metro station, Andheri (W), Mumbai - 400053. **Mumbai:** Office No. 203 & 204, 2nd Floor, Rupa Plaza, Jawahar Road, New BMC Office,Land Mark : Above IDBI Bank , Ghatkopar (E) , Mumbai - 400077. **Mumbai:** Nippon Life India Asset Management Limited, 210, Mittal Tower, C Wing 2nd Floor, Office No 24, Nariman Point - 400021. **Muzaffarnagar:** 1st Floor, 139, Sarvat Gate North, Ansari Road, Muzaffarnagar 251002. **Muzaffarpur:** Nippon Life India Asset Management Limited, 1st Floor, Opp Devi Mandir ,Near LIC Zonal Office , Club Road , Ramna, Muzaffarpur - 842002. **Mysore:** Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. **Nagpur:** Office No 101, 1st Floor, Ramdaspath , behind SBI Bank , Thapar Inclave 2 , Nagpur - 440010. **Nanded:** Nippon Life India Asset Management Limited, Office No 10, 1st floor, Sanman prestige, Near Zila Parishad 431601.**Nashik:** Nippon Life India Asset Management Limited, Office No - 1,Bedmutha's Navkar Height,New Pandit Colony, Sharanpur Road, Nasik - 422002. **Navsari:** Shop No 301, 3rd Floor, Landmark Mall, Sayaji Library, Navsari - 396445. **New Delhi:** 801-806, 810-812, 8th Floor, Prakashdeep Building, 7, Tolstoy Marg - 110001. **Noida:** Unit no. 101, 1st Floor, Chokhani Square, Plot No. P4, Sector -18, Noida - 201301. **Panaji:** 1st Floor, Block "D", Office No F17, F18, F19 & F20, Alfran Plaza, Mahatma Gandhi Road, Panjim - 403001. **Panipat:** 1st Floor, Royal II, 1181, G T Road, Opposite Railway Road, Panipat - 132103. **Pathankot:** 2nd Floor, Choudhary Collections, SCO 11, Near ICICI Bank, Patel Chowk, Pathankot - 145001. **Patiala:** S.C.O. 44, 1st Floor, New Leela Bhawan Market, Patiala - 147001. **Patna:** C- 5, 1st Floor, Twin tower, Hathwa, South Gandhi Maidan, - 800001. **Pondicherry:** Nippon Life India Asset Management Limited, No 21,Sakthi Towers,First Floor, Natesan Nagar, Indra Gandhi Circle, Opp Vasan Eye card, Pondicherry - 605005. **Pune:** 5th Floor, Guru Krupa, 1179/4, F.P. No. 554/4, Smrutii, Modern College Road, Dnyaneshwar Paduka Chowk, Off FC Road, Pune - 411005. **Raipur:** Nippon Life India Asset Management Limited, Ground Floor, Raj Villa, Near Ghadi Chowk, Civil Lines, - 492001. **Rajahmundry:** Door No : 6-8-7, First Floor, Upstairs of HDFC Bank, T-Nagar, Nidamarthi Vari Veedhi, - 533101. **Rajkot:** 1ST Floor, Akshar-X Complex, Dr. Yagnik Road, Off Jagnarh, Plot No 3, Near Blue Club Show Room - 360002. **Ranchi:** Nippon Life India Asset Management Limited, 1st Floor , 101 Satya Ganga Arcade , Lalji Hirji Road, Main Road Ranchi, Ranchi, Jharkhand - 834001. **Rohtak:** 2nd Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. **Rourkela:** 1st Floor, Plot no-308/1428, Udit Nagar Chowk, Rourkela - 769012. **Sagar:** Ground Floor, Besides Indusind Bank, 10 Civil Lines, Yadav Complex, Sagar (M. P) - 470002 **Saharanpur:** 1st Floor, Mission market, court road, Saharanpur - 247001. **Salem:** Ground Floor, Front Portion of No.7,Ramakrishna Road - 636007.**Sambalpur:** Nippon Life India Asset Management Limited, 1st Floor , Opposite SBI Budharaja Branch PO:Budharaja - 768004. **Sangli:** Ground Floor, Office No

G 4, Siddhivinayak Forum Opp. Zilla Parishad, Miraj Road, Sangli - 416416. **Satara:** First floor, Sai plaza, Nr.Kuber Ganpati Mandir, Ajinkya Colony, Near Powai Naka, Satara - 415001. **Shillong:** Nippon Life India Asset Management Limited, 1st Floor Crescens Building, M G Road. - 793001. **Shimla:** Fourth floor, Bell Villa, Opposite Tibetan Market, The Mall, Shimla. - 171001. **Siliguri:** Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri - 734001. **Solapur:** 1st Floor, Office No 6, City Pride, 162, CTS No 8397, Railway Lines, Solapur - 413002. **Sreerampore:** 2nd Floor, 35,N,S,Avenue, Sreerampore, Hooghly - 712201. **Surat:** No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. **Thane:** 106,Tropical Elite, 1st Floor,Above Indusind Bank,M G Road, Naupada, Thane West - 400602. **Thiruvalla:** 1st Floor, Pulimittathu Building, Ramanchira, Muthoor P.O, Tiruvalla 698107. **Thrissur:** First Floor, James Tower, Veliyannur Ring Road, Near Rashtradeepika News Print, Thrissur - 680021. **Tinsukia:** Albs Commercial Complex, 2nd Floor S R Lohia Road,above ICICI Bank, Tinsukia - 786125. **Tirupati:** 20-02-658/B, 1st Floor,Tirumala By Pass Road, Korlagunta,Tirupati - 517501. **Trichy:** Ground Floor, Plot No. D-27, Door No. D-27, 7thCross (East), Thillainagar, Tiruchirappalli - 620018. **Trivandrum:** 1st flr,Uthradam, Panavila Junction, Trivandrum - 695001. **Udaipur:** Office No. 202, 2nd Floor, Apex Chamber, 4-C, Madhuban, Udaipur - 313001. **Ujjain:** Office No 21, 1st Floor, Akshay Tower, Beside Karnataka Bank, Shanku Marg,Freeganj - 456001. **Vadodara:** Office No 304, 3rd Floor, KP Infinity Complex, Opposite Inox, Race Course, Vadodara - 390007. **Valsad:** Office No 103, 1st Floor, Amar Chamber, Station Raod, Valsad - 396001. **Vapi:** 1st Floor, Royal Fortune, 102 b/b,102b/c,Daman Chala Road, Opp Upasna School, Vapi - 396191. **Varanasi:** unit no. 2, 1st floor, Arihant Complex, Sagra, Varanasi - 221010. **Vasco:** Nippon Life India Asset Management Limited, Shop No: 113 & 114, First Floor, Anand Chambers, Opposite SBI Branch, FL Gomes Road, Vasco Da Gama, Goa - 403802. **Vashi:** Shop no. 20, Ground floor, Devrata Building, Plot no. 83, Sector 17, Vashi, Navi Mumbai - 400705. **Vellore:** 1st Floor, Lingam Residency, No.104, Arni Main Road, Sankarapalayam, Vellore - 632001. **Vijayawada:** 3rd floor, Surya tower,Above Icon showroom, M G Road, Labbipet, Vijayawada - 520010. **Visakhapatnam:** Nippon India Mutual Fund, First Floor, Somu Naidu Enclave, Dwaraka Nagar, 3rd Lane - 530016. **Warangal:** 15 & 16, 2nd Floor, ABK Mall, Ram Nagar, Hanamkonda, Warangal -506001. **Yamunanagar:** 2nd Floor, 221, Professor Colony, Gobindpur Road, Yamunanagar - 135001. **Mumbai:** Nippon Life India Asset Management Limited, Office No 101, 1st Floor, Bhoomi Saraswathi, Ganjwala Lane, Chamunda Circle, Borivali (W) - 400092. **Sri Ganganagar:** Plot No. 6, Street No. 4,Nagpal Colony, Opp. Bihani Petrol PumpSri Ganganagar - 335001. **Mumbai:** Ground Floor, Shop No 2, "Angelique", Next to Bank of Maharashtra, Gokhale Road North, Land mark :Near Portuguese Church, Dadar (West) - 400028. **Ahmedabad:** 1st Floor, Office No 104-H, Titanium City Center, Near Sachin Tower, 293/1/P, T.P-03, 100ft Road, Anandnagar - 380015. **Mumbai:** Office No 205/206, Pushp Plaza, Mavelpada Road, Above Snehanjali, Opp. Railway Station, Virar East - 401305. **Gandhidham:** Nippon Life India Asset Management Limited, 102, First Floor, Shree Ambika Arcade, Above Karur Vysya Bank, Plot No. 300, WARD 12/B,NR HDFC BANK,GANDHIDHAM - 370201. **Hyderabad:** Nippon India Mutual Fund, Shop No.1,First Floor, Shristi Towers, Opp.Karachi Bakery, Beside NIFT College, Hi Tech City Road, Madhapur - 500081. **Gaya:** Nippon Life India Asset Management Limited ,Zion Complex, Ground Floor, Opp Fire Brigade Station, Swaraj Puri Road, - 823001. **Hoshiarpur:** Nippon Life India Asset Management Limited, 2nd Floor, B-XX / 214, Main Court Road, Hoshiarpur, Punjab 146001. **Karnal :** Nippon Life India Asset Management Limited, SCO 364, Ground Floor, Moughal Canal Market, Karnal - 132001. **Nadiad:** Nippon Life India Asset Management Limited, Office No 109, 1st Floor, City Center,Near Paras Circle ,Nadiad - 387001. **CAMP - Pune:** Nippon Life India Asset Management Limited Ground Floor, Shop No 3, Gulmohar Apartment, Next to SBI, 2420 East Street, Camp, Pune - 411001. **Pune:** Nippon Life India Asset Management Limited, Ground Floor, Shop No A19, Empire Estate Building, A Premier City, Pimpri Chinchwad, Pune - 411019. **Vadodara :** 3, Ground Floor, Earth Complex, Sangam Cross Road, Harni Road, Vadodara - 390006. **Vadodara:** FF7, Rutulaksh Complex, Tulsidham Cross Road, Manjalpur, Vadodara - 390011. **Pitampura:** Nippon Life India Asset Management Limited, Unit No 284, 2nd Floor, Aggarwal Millennium Tower - II, Netaji Subhash Place, Pitampura, New Delhi - 110034. **Kolkata:** Nippon Life India Asset Management Limited, Ground Floor, 1/1 Prafulla Nagar, HDFC Bank Building,Private Road Bus Stop,Dumdum - 700074. **Chennai:** 86/32 GST Road, Tamabaram Sanatorium, Tambaram - 600047. **Tirunelveli:** 5/A/1, KST Complex, Vasantham Nager, Annasalai, Kakkirakolam - 627009. **Virar:** Office No 205/206, Pushp Plaza, Mavelpada Road, Above Snehanjali, Opp. Railway Station, Virar East - 401305. **Mathura:** 1st Floor, Aparna Tower, Opp Vikash Bazar, Mathura - 281001. **Kolkata:** Nippon Life India Asset Management Limited, Thapar House, 163 S P Mukherjee Road ,Kolkata - 700026. **Ratlam:** 125/4 Station Road, Near Shankar Dairy, Ratlam - 457001.

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Agartala: Bidurkarta Chowmuhan, J N Bari Road- 799001. **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place -282002. **Ahmedabad:** 201/202 Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura- 380006. **Ajmer:** 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer- 305001. **Akola:** Yamuna Tarang Complex, Shop no 30 Ground floor, N.H. No-06, Akola- 444004. **Aligarh:** 1st Floor, Kumar Plaza, Ramghat Road- 202001. **Allahabad:** Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines- 211001. **Alleppey:** 1st Floor, Jy Towers, Mullaclal, Near Agricultural Office- 688011. **Alwar:** 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2- 301001. **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square- 444601. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cant- 133001. **Amritsar:** 72-A, Taylor's Road, Opp Aga Heritage Club- 143001. **Anand:** B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta - 380001. **Anantapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad- 515001. **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar- 393002. **Asansol:** 114/71 G T Road, Near Sony Centre, Bhanga Pachil- 713303. **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Near BJP Office, Aurangabad- 431005. **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line- 276001. **Balasoer:** M.S Das Street, Gopalgao- 756001. **Bangalore:** 59, Kanda puttanna Road, Basavanagudi- 560004. **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj- 722101. **Bareilly:** 1st Floor, Rear Side, A-Square Building, 154-A, Civil Lines, Opp D M Residence, Station Road- 243001. **Barhamore (Wb):** Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road- 742101. **Baroda:** 203, Corner point, Jetalpur Road, Baroda, Gujarat- 390007. **Begusarai:** Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk- 851117. **Belgaum:** Cts No 3939/ A2 A1, Above Raymonds Show Room |Beside Harsha Appliances, Club Road- 590001. **Bellary:** No. 1, Khb Colony, Gandhi Nagar- 583103. **Berhampur (Or):** Opp -Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor- 760001. **Betul:** 107, 1st Floor, Hotel Utarkash, J. H. College Road- 460001. **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road- 812001. **Bharuch:** Shop No 147-148, Aditya Complex, Near Kasak Circle- 392001. **Bhatinda:** #2047-A 2nd Floor, The Mall Road, Above Max New York Life Insurance- 151001. **Bhavnagar:** Krushna Darshan Complex, Parimal Chowk, Office No. 306-307, 3Rd Floor, Above Jee Blue Show Room- 364001. **Bhilai:** Shop No -1, First Floor, Plot No -1, Commercial Complex, Nehru Nagar- East- 490020. **Bhilwara:** Shop No -27-28, 1st Floor, Heera Panna Market, Pur Road- 311001. **Bhopal:** Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank- 462011. **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar- 751007. **Bikaner:** 70-71, 2nd Floor | Dr.Chahar Building, Panchsati Circle, Sadul Ganj- 334003. **Bilaspur:** Shop No -225,226 & 227, 2nd Floor, Narayan Plaza, Link Road - 495001. **Bokaro:** B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers- 827004. **Burdwan:** 63 Gt Road, Halder Complex 1st Floor- 713101. **Calicut:** First Floor, Savithri Building, Opp. Fathima Hospital, Bank Road - 673001. **Chandigarh:** Sco- 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C- 160022. **Chandrapur:** Shop No-6 Office No-2, 1st Floor Rauts Raghuvanshi Complex, Beside Azad Garden Main Road- 442402. **Chennai:** F-11, Akshaya Plaza, 1St Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court- 600 002. **Coimbatore:** 3rd Floor, Jaya Enclave, 1057, Avinashi Road- 641018. **Cuttack:** Opp Dargha Bazar Police station, Dargha Bazar, Po - Buxi Bazar-753001. **Darbhanga:** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar, Chowk - 846003. **Davangere:** D.No 376/2, 4th Main, 8th Cross, P J Extension, Opp Byadgishettar School-577002. **Dehradun:** Kaulagarh Road, Near Sirmaur Margabovde, Reliance Webworld- 248001. **Deoria:** 1st Floor, Shanti niketan, Opp. Zila Panchayat, Civil Lines - 274001. **Dewas:** 27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency- 455001. **Dhanbad:** 208 New Market 2nd Floor, Bank More - 826001. **Dharwad:** 307/9-A 1st Floor, Elite Business Center, Nagarkar Colony, P B Road - 580001. **Dhule:** Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store - 424001. **Dindigul:** NN0 : 9 Old No:4/B, New Agraharam, Palani Road - 624001. **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor, City centre, 16 Dt Burdwan - 713216. **Eluru:** D.No.#58;23B-5-93/1, Savithri Complex, Eadaravari Street, Near Dr.Prabhavathi Hospital, R.R.Pet- 534002. **Erode:** No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand- 638003. **F C Road, Pune:** Mosaic Building, 3rd Floor, CTS No 1216/1, F. C. Road, Opp F. C. College Main Gate, Pune - 411004. **A-2B, 3rd Floor, Neelam Bata Road, Peer baba ki Mazar, Nehru Groundnit - 121001. Ferozepur:** The Mall Road, Chawla Bulding, 1st Floor, Opp. Central Jail, Near Hanuman Mandir-152002. **Gandhidham:** Shop # 12, Shree Amika Arcade, Plot # 300, Ward 12. Opp CG High School, Near HDFC Bank - 370201. **Gandhinagar:** 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11 - 382011. **Gaya:** 54 Lal Kothi Compound, Shree Krishna Road, 2nd Floor, North Side, Near Royal Surya Hotel, - 823001. **Ghaziabad:** 1st Floor-7, Lohia Nagar- 201001. **Ghaziपुर:** 2nd Floor, Shubhra Hotel Complex, Mahaubag - 233001. **Gonda:** Shri Market, Sahabgunj, Station Road - 271001. **Gorakpur:** Above V.I.P. House, Ajdacent A.D. Girls College, Bank Road - 273001. **Gulbarga:** Cts No 2913 1st Floor, Asian Towers, Jagath station Main Road, Next To Adithya Hotel-585105. **Guntur:** D No 6-10-27, Srinilayam, Arundelpet, 10/1- 522002. **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office- 122001. **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road - 781007. **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar- 474009. **Haldwani:** Above Kapilaz, Sweet House, Opp Lic Building, Piliikothi - 263139. **Haridwar:** 7, Govind Puri, Opp. 1-India Mart, Above Raj Electricals, Ranipur More- 249401. **Hassan:** SAS no-212 Ground Floor, Sampige Road 1st cross Near Hotel Souther Star, K R Puram-573201. **Hissar:** Sco-71, 1st Floor, opposite bank of baroda, Red Square Market Hissar- 125001. **Hooghly:** J C Ghosh Saranu, Bhanga Gara, Chinsurah- 712101. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp#160;Kapila Hospital, Suthen#160;Road- 146001. **Hullib:** CTC No. 483 /A1/A2, Ground Floor, Shri Ram Plaza, Behind Kotak Mahindra Bank, Club Road- 580029. **Hyderabad:** KFin Technologies Private Limited, KARVY HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills- 500034. **Hyderabad:** Selenium Building, Tower-B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddi, Telangana, India, 500032. **Indore:** 2nd floor, 203-205 Balaji Corporates, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square- 452001. **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market- 482002. **Jaipur:** S16/A Illrd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme- 302001. **Jalandhar City:** 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex- 144001.

Jalgaon: 269, Jeev Vishwa, 1 St Floor, Baliram Peth, Above United Bank Of India ,Near Kishor Agencies.- 425001. **Jalpaiguri:** D B C Road Opp Nirala Hotel, Opp Nirala Hotel- 735101. **Jammu:** Gupta's Tower 2nd Floor, CB-12, Rail Head complex, Jammu, 180012. **Jamnagar:** 136-137-138 Madhav Palaza, Opp Sbi Bank, Nr Lal Bunglow-361001. **Jamshedpur:** 2ND Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel - BS Park Plaza, Main Road, Bistupur- 831001. **Jaunpur:** R N Complex, 1-1-9-G, In Front Of Pathak Honda, Ummarpur- 222002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha- 284001. **Jodhpur:** 203, Modi Arcade, Chopasni Road- 342001. **Junagadh:** 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk- 362001. **Kannur:** 2 Nd Floor, Prabhath Complex, Fort Road, Opp. ICICI Bank- 670001. **Kanpur:** 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines- 208001. **Karakudi:** No. 2,Gopi Arcade, 100 Feet Road- 630001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk- 505001. **Karnal:** 18/369, Char Chaman, Kunjura Road, Behind Miglani Hospital- 132001. **Karur:** No.6, old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal- 639001. **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd- 721304. **Kochi:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction- 682036. **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers- 416001. **Kolkata:** 2Nd Floor, Room no-226, R N Mukherjee Road, Dalhousie- 700 001. **Kolkata:** Apeejay House (Beside Park Hotel) , C Block,3rd Floor, 15 Park Street- 700016. **Kollam:** Sree Vigneswara Bhavan, Shastri Junction - 691001. **Korba:** 1st Floor, City Centre, 97 IRCC, Transport Nagar- 495677. **Kota:** , 259,1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre Kota-324007. **Kottayam:** 1st Floor Csiascension Square, Railway Station Road, Collectorate P O- 686002. **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near SBI Main Branch- 518004. **Lucknow:** 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House- 226001. **Ludhiana:** Sco - 136 , 1st Floor Above Airtel Showroom , Feroze Gandhi Market- 141001. **Madurai:** Rakesh towers, 30-C, Ist floor, Bye pass Road, Opp Nagappa motors- 625010. **Malappuram:** 1st Floor, Peekays Arcade , Down Hill- 676505. **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality- 732101. **Mandi:** 149/11, School Bazaar, Near UCO Bank,Opp. Hari Mandir- 175001. **Mangalore:** Mahendra Arcade Opp Court Road, Karangal Padi- 575003. **Margao:** 2nd Floor, Dalal Commercial Complex, Pajifond- 403601. **Mathura:** Ambey Crown, Iind Floor, In Front Of BSA College, Gaushala Road- 281001. **Meerut:** 1st Floor, Medi Centreopp ICICI Bank, Hapur Road Near Bachha Park- 250002. **Mehsana:** Ul/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road- 384002. **Mirzapur:** Abhay Yatri Niwas, 1st Floor, Abhay Mandir, Above HDFC Bank, Dankeenganj, UP- 231001. **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar- 142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana- 244001. **Morena:** Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir- 476001. **Mumbai:** 104, Sangam Arcade , V P Road Opp: Railway Station ,Above Axis Bank Atm, Vile Parle (west), Mumbai- 400 056. **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort- 400001. **Mumbai:** Gomati Smuti,Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai- 400092. **Mumbai:** Shop No.43-A, Ground Floor, Vashi Plaza, Sector-17, Near Apna Bazar, Vashi, Mumbai-400705. **Muzaffarpur:** First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh- 842001. **Mysore:** L-350, Silver Tower, Ashoka Road, Opp.Clock Tower- 570001. **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad- 387001. **Nagercoil:** HNO 45, 1st Floor , East Car Street, - 629001. **Nagpur:** Plot No 2/1, House No 102/1, Mangaldeep Apartment,Mata Mandir Road, Opp Khandelwal Jewellers, Dharampeth,Nagpur- 440010. **Namakkal:** 105/2, Arun Towers, Paramathi Street- 637001. **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp.Bank Of India- 431601. **Nasik:** S-9, Second Floor, Suyojit Sankul, Sharanpur Road- 422002. **Navsari:** 1/1 Chinmay Arcade, Opp Sattapir Rd, Tower Rd- 396445. **Nellore:** 16-2-230, Room No : 27, 2nd Floor, Keizen Heights, Gandhi Nagar, Pogathota- 524001. **New Delhi:** 305 New Delhi House Building, 3rd Floor, 27 Barakhamba Road ,New Delhi - 110001. **Nizamabad:** H No:5-6-430, Above Bank Of Baroda First Floor, Beside Hdfc Bank, Hyderabad Road- 503003. **Noida:** 405,4th Floor,Vishal Chamber, Plot No.1, Sector-18- 201301. **Palakkad:** No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road- 678001. **Panipat:** JAVA Complex, 1st Floor, Above Vijaya Bank, G T Road, Panipat- 132103. **Panjim:** Flat No.1-A, H. No. 13/70, Timotio Bldg , Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area)- 403001. **Pathankot:** 2nd Floor, Sahni Arcade Complex, Adj.Indra colony Gate Railway Road, Pathankot- 145001. **Patiala:** Sco 27 D , Chotti Baradari, Near Car Bazaar, Near Car Bazaar- 147001. **Patna:** 3A, 3rd Floor Anand Tower, Exhibition Road, Opp Icici Bank- 800001. **Pollachi:** 146/4,Ramanathan Building, 1st Floor New Scheme Road - 642002. **Pondicherry:** Building No:7, 1st Floor, Thiayagaraja Street - 605001. **Proddatur:** D.No: 4/625, BHAIRAVI COMPLEX, UPSTAIRS KARUR VYSYA BANK - 516360. **Pudukottai:** Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts- 622001. **Raipur:** Office No S-13, Second Floor, Reheja Tower, Fafadhil Chowk, Jail Road- 492001. **Rajahmundry:** D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street- 533101. **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18, T P Mills Road- 626117. **Rajkot:** 302, Metro Plaza, Near Moti Tanki Chowk , Rajkot- 360001. **Ranchi:** Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower- 834001. **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care- 457001. **Renukoti:** Radhika Bhavan, Opp. Padmini Hotel,Murdhwa, Renukoti - 231217. **Rewa:** First Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines- 485001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road- 124001. **Roorkee:** Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office- 247667. **Rourkela:** 1st Floor Sandhu Complex, Kachery Road, Uditnagar- 769012. **Sagar:** Il floor ,Above shiva kanch mandir. 5 civil lines, Sagar- 470002. **Saharanpur:** 18 Mission Market, Court Road- 247001. **Salem:** NO 3/250 , Brindavan Road , 6th Cross,Perumal kovil back side, Fairland's - 636016. **Sambalpur:** Koshal Builder Complex, Near Goal Bazaar Petrol pump - 768001. **Satna:** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road- 485001. **Secunderabad:** Crystal Plaza , 2nd Floor , Manday Lane, Near Sunshine Hospital, P G Road- 500 003. **Shaktinagar:** 1st/A-375, V V Colony, Dist Sonebhadra- 231222. **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School- 793001. **Shimla:** Triveni Building, By Pas Chowk, khallini- 171002. **Shimoga:** 1St Floor,Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar - 142001. **Shivpuri:** 1st Floor, M.P.R.P. Building, Near Bank Of India- 473551. **Sikar:** First Floor,Super Tower , Behind Ram Mandir Near Taparya Bagichi , Sikar - 332001. **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala- 788001. **Siliguri:** Nanak Complex, Sevoke Road- 734001. **Sitapur:** 12/12-A Sura Complex, Arya Nagar Opp, Mal Godam- 261001. **Sivakasi:** 363, Thiruthangal Road, Opp: TNEB- 626123. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall solan- 173212. **Solapur:** Block No 06, Vaman Nagar, Opp D-Mart, **Jule Solapur- 413004. Sonepat:** 205 R Model Town,Harshil complex, Above Central Bank Of India Sonepat - 131001. **Sri Ganganagar:** 35E Block, Opp: Sheetla Mata Vaateka Sri Ganganagar- 335001. **Srikakulam:** D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office- 532001. **Sultanpur:** 1077/3, Civil Lines Opp Bus Stand , Civil Lines, Sultanpur- 228001. **Surat:** G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road- 395002. **Tanjore:** No. 70, Nalliah Complex, Srinivasam Pillai Road- 613001. **Thane:** Flat No - 201/202, 2nd Floor, Matru Chhaya Apt, Near Bedekar Hospital, Naupada, Thane- 400 602. **Thiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank- 689107. **Thodupuzha:** First Floor, Pulimoottil Pioneer, Pala Road- 685584. **Thrissur:** 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O - 680001. **Tirunelveli:** 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital- 627001. **Tirupathi:** D no: 203, Il nd Floor, Padmavathi Nilayam, Nokia Care Upstairs, Tilak Road- 517501. **Tirupur:** First floor, 244 A, Above Selvakumar Dept stores, Palladam Road, Opp to Cotton market complex- 641604. **Trichy:** 60, Sri Krishna Arcade, Thennur High Road- 620017. **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam- 695010. **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road- 628003. **Udaipur:** 201-202, Madhav Chambers, Opp G P O , Chetak Circle , Udaipur- 313001. **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj- 456010. **Valsad:** Shop No 2, Phiroza Corner, Opp Next Show Room, Tital Road- 396001. **Vapi:** Shop No-12, Ground Floor, Sheetal Apartment, Near K P Tower- 396195. **Varanasi:** D-64/1321st Floor, Anant Complex, Sigra- 221010. **Vellore:** 1, M N R Arcade, Officers Line, Krishna Nagar- 632001. **Vijayawada:** 39-10-7, Opp : Municipal Water Tank, Labbipet- 520010. **Visakhapatnam:** Door No: 48-8-7,Dwaraka Diamond, Ground Floor,Srinagar- 530016. **Vizianagaram:** Soubhagya, 19-6-1/3, 2nd Floor, Near Fort Branch, Opp: Three Temples- 535002. **Warangal:** 5-6-95, 1 St Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda- 506001. **Yamuna Nagar:** Jagdhari Road, Above Uco Bank, Near D.A.V. Girls College- 135001.

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