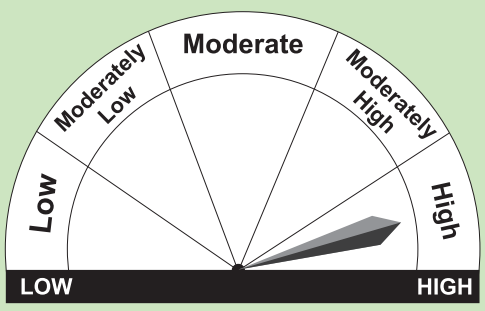


SAHARA
BANKING & FINANCIAL SERVICES Fund



SAHARA
MUTUAL
FUND

Key Information Memorandum
and
Application Form

Sach Mein Mutual™

www.saharamutual.com
saharamutual@saharamutual.com



SAHARA MUTUAL FUND

Key Information Memorandum - Sahara Banking & Financial Services Fund

Corporate Office:
97-98, 9th Floor, Atlanta,
Nariman Point,
Mumbai-400 021., India.

CONTINUOUS OFFER OF UNITS AT NAV - BASED PRICES

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/ Mutual Fund, due diligence certificate by the AMC, key personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the Scheme Information Document available free of cost at any of the Investor Service Centres or distributors or from the website www.saharamutual.com. The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. **Sponsor** : Sahara India Financial Corporation Limited, Sahara India Bhawan, 1, Kapoorthala Complex, Lucknow - 226 024, Uttar Pradesh, India. **Investment Manager** : Sahara Asset Management Company Private Limited, Registered & Corporate Office : 97-98, 9th Floor, Atlanta, Nariman Point, Mumbai - 400 021., Maharashtra, India. **Trustees** : Board of Trustees

SEBI vide its Order no: WTM/PS/26/IMD/DOF-III/July/2015 dated 28th July, 2015 had directed cancellation of "Certificate of Registration" of Sahara Mutual Fund which was to be effective on expiry of six months from the date of the Order. Further, SEBI also directed by the said Order that the Mutual Fund shall not take any new subscription from investors. Accordingly, the Mutual Fund has not taken any new subscription from the investors (including existing investors) in line with the said SEBI order. Sahara Asset Management Company Pvt. Ltd (SAMCPL) filed an appeal before the Securities Appellate Tribunal (SAT), Mumbai to set aside the said SEBI order. SAT vide its order dated 28TH July, 2017 dismissed our appeal. An appeal in the matter was filed before the Hon'ble Supreme Court Hon'ble Supreme Court vide its order dated 23rd October, 2017 dismissed our appeal. SEBI vide their order dated April 11, 2018 ordered for winding up of all schemes except Sahara Tax Gain Fund. An appeal in the matter was filed before the Securities Appellate Tribunal (SAT), SAT vide its order dated May 3rd, 2018 directed One Life Capital Advisors Ltd to make afresh application seeking approval of SEBI for being the sponsor and till the decision on the said application is communicated, SEBI shall not enforce the orders impugned in the two appeals.

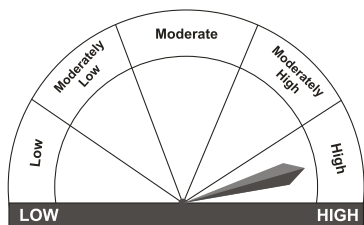
INVESTMENT OBJECTIVE

SAHARA BANKING & FINANCIAL SERVICES FUND

The investment objective would be to provide long term capital appreciation through investment in equities and equities related securities of companies whose business comprise of Banking / Financial services, either whole or in part.

This scheme is suitable for investors who are seeking

- Long Term Capital Growth;
- Investment in Equity & equity related securities including equity derivatives, in the Banking & Financial Services sector.
- High risk.



(Investors understand that their principal will be at high risk)

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

ASSET ALLOCATION PATTERN OF THE SCHEME

Scheme	Type of Instruments	% of Net Assets
Sahara Banking & Financial Services Fund	• Equity and Equity related instruments	75-100%
	• Debt and Money Market Instruments (Including Securitised Debt)	0-25%

The normal asset allocation shown above is indicative and may be altered from time to time on defensive considerations.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

As per SEBI regulations the redemptions cheques have to be despatched within 10 working days of the receipt of the redemption request at the authorised centre of the Sahara Mutual Fund.

BENCHMARK INDEX

Scheme	Benchmark
Sahara Banking & Financial Services Fund	Nifty Bank Index

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Scheme	Minimum Application Amount (₹)	Repurchase (₹)
Sahara Banking & Financial Services Fund	₹ 5000/- and in multiples of ₹ 1/-	₹ 1000/-

Sahara Banking & Financial Services Fund:

Initial Offer Period The expenses in excess of the Entry Load was borne by the AMC.

SAHARA Banking & Financial Services FUND LOAD STRUCTURE EXIT LOAD: 1%-If redeemed on or before 12 months.NIL- If redeemed after 12 months.

Recurring expenses	First ₹ 500 cr : 2.25%, Next ₹ 1250 crs : 1.75%,	Next ₹ 250 cr : 2.00% Next ₹ 3000 crs : 1.60%,
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NAME OF FUND MANAGER

Scheme	Name
Sahara Banking & Financial Services Fund	Khozem Jabalpurwala

{Investments under the Direct Option shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged for Direct Options.}

In addition to the limits specified, the following costs and expenses may be charged to the scheme, namely.

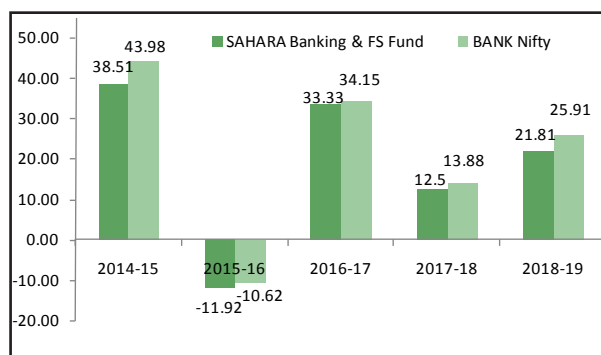
- "Brokerage and transaction costs, over and above, 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions" which cannot be included in the cost of Investments."
- Goods & Services Tax would be charged on Investment and Advisory Fees in addition to the maximum limit of Total Expense Ratio (TER) of the scheme as prescribed in regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.
- Annual Scheme recurring expenses: Within the maximum limit of TER as per regulation 52 of the Regulations, at least 2 basis points on daily net assets of the scheme/s would be annually set apart for Investor Education and Awareness initiatives.

PERFORMANCE OF SCHEME AS ON 31/05/2019

SAHARA Banking & Financial Services Fund-Compounded Annualized Returns (Regular)	Scheme Returns %	Nifty Bank Index%
Returns for the last 1 year	20.00	16.61
Returns for the last 3 years	21.26	22.01
Returns for the last 5 years	14.64	17.03
Returns since inception (27/11/2007)	21.03	17.54

Folios: 1029

AUM ₹ in Lakhs: 499.51



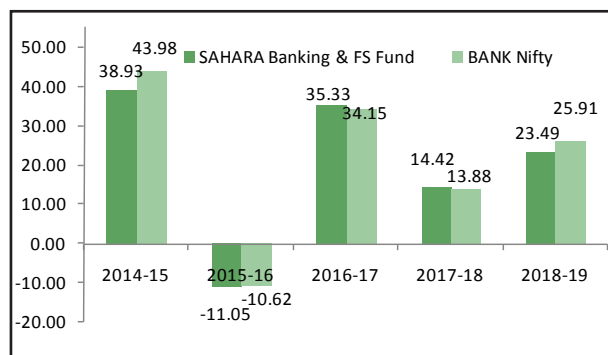
The graphical representation reflects the returns (Regular Plan) for each of the last 5 financial years.

Total Expense ratio (FY : 2018-19) (unaudited) : Regular Plan 2.79%

On the next ₹ 40000 crs of daily net assets, TER reduction of 0.05% of every ₹ 5000 crs; On balance assets;1.05%

PERFORMANCE OF SCHEME AS ON 31/05/2019

SAHARA Banking & Financial Services Fund-Compounded Annualized Returns (Direct)	Scheme Returns %	Nifty Bank (TRI) Index%
Returns for the last 1 year	21.37	16.61
Returns for the last 3 years	23.06	22.01
Returns for the last 5 years	16.00	17.03
Returns since inception (01/01/2013)	14.29	16.10



The graphical representation reflects the returns (Direct Plan) for each of the last 5 financial years.

Total Expense ratio (FY : 2018-19) (unaudited) Direct Plan : 1.99%

FEATURES OF THE SCHEME

Risk Profile of the Scheme: **Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

- **Applicable NAV : PURCHASES:** (a) the applicable Net Asset Value (NAV) in respect of purchase/switch-in of units of Sahara Mutual Fund schemes would be the closing NAV of the day on which the funds are realized upto 3.00 pm, for application amount equal to or more than ₹ 2 lakhs, subject to the transaction being time stamped appropriately. For all subscriptions up to ₹ 2 lakhs in non-liquid schemes, allotment of units will be based on the NAV as per time stamp. (b) where the application is received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received - closing NAV of the next business day; and (c) where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received - closing NAV of day on which the cheque or demand draft is credited. **REPURCHASES:** (a) where the application received upto 3.00 pm - closing NAV of the day of receipt of application; & (b) an application received after 3.00 pm - closing NAV of the next business day.
- **Switch and Sweep transactions:** In case of 'Switch' transactions from one scheme to another the allocation shall be in line with redemption payouts. 'Switch in' transactions shall apply as if they were purchase transactions and 'Switch out' transactions as if they were repurchase transactions. 'Sweep' transactions shall apply as if they were purchase transactions and to 'reverse sweep' transactions shall apply as if they were repurchase transactions.
- **Dividend Policy:** As disclosed in this Scheme Information Document, the Board of Trustees proposes to adopt the following dividend distribution policy: Under the Dividend Option, it is proposed to declare dividends at an appropriate time, subject to availability of distributable profits, as computed in accordance with SEBI Regulations. Dividends, if any, declared would be paid to those Unit holders whose names appear in the Register of Unit holders on the Record Date. The actual date for declaration of dividend will be notified by a suitable display at the Investor Service Centres. Unit holders are entitled to receive dividend within 30 days of the date of declaration of the dividend. The decision of the Trustees in this regard shall be final.

Name of the Trustee Company: Board of Trustees as Trustee

Waiver of Entry Load : Entry load for all existing open ended schemes of Sahara Mutual Fund is NIL w.e.f. 1st August, 2009, in line with SEBI circular.

Transaction Charges : Pursuant to SEBI circular, dated 22 August, 2011 and 13th September 2012, based on type of schemes offered, a transaction charge per subscription of ₹ 10,000/- and above will be charged from the investors by the AMC and paid to the distributors as follows : a) existing investors : ₹ 100/- per subscription b) new investor : ₹ 150/- per subscription c) Transaction charge if any will be deducted by the AMC from the subscription Amount and paid to the Distributor and the balance shall be invested d) No Transaction charge on subscription below ₹ 10,000/- e) No transaction charge on direct investments.

f) Transaction charges shall be applicable on purchases / subscriptions relating to new inflows only.

Tax treatment for the Investors (Unit holders): The information so stated is based on the Mutual Funds understanding of the tax laws in force as of the date of this Scheme Information Document, The information stated below is only for the purposes of providing general information to the investors and is neither designed nor intended to be a substitute for professional tax advice.

A. TAXATION ON INVESTING IN MUTUAL FUNDS

a. Tax Benefits to the Mutual Fund—Sahara Mutual Fund is a Mutual Fund registered with the SEBI and hence the entire income of the Mutual Fund will be exempt from income-tax in accordance with the provisions of section 10(23D) of the Income-tax Act, 1961 (the Act). The Mutual Fund will receive all income without any deduction of tax at source under the provisions of section 196(iv) of the Act.

b. Taxation on investing in Equity Schemes of Mutual Fund

1) Tax on Income distribution by the Mutual Fund (applicable for all Unit holders)

Income (other than income arising from transfer of units) received by unit holders in respect of the units of the Mutual Fund, is exempt from tax under section 10(35) of the Act.

Income distribution, if any, made by the Mutual Fund to the unit holders attracts distribution tax under the provisions of section 115R of the Act. Proviso (b) to section 115R (2) of the Act provides exemption to equity oriented mutual funds from paying distribution tax on income distributed to unit holders upto 31.03. 2018.

Finance Act, 2018 has amended the provision section of 115R of the Act (Dividend Distribution Tax) :

Finance Act, 2018 has amended the section and provides that where any income is distributed by a mutual fund being, an Equity Oriented Fund, the Mutual fund is liable to pay additional income tax @ 10% on income so distributed. For this purpose, equity oriented fund will have the same meaning assigned to the new section 112A of the Act. This provision is applicable w.e.f. April 1, 2018.

"equity oriented fund" has been defined to mean a fund set up under a scheme of a mutual fund specified under clause (23D) of section 10 and,— a) In a case where the fund invests in the units of another fund which is traded on a recognized stock exchange,- (I) A minimum of 90 % of the total proceeds of such funds is invested in the units of such other fund ; and (II) such other fund also invests a minimum of 90% of its total proceeds in the equity shares of domestic companies listed on recognized stock exchange; and

b) in any other case, a minimum of 65 % of the total proceeds of such fund is invested in the equity shares of domestic companies listed on recognized stock exchange

2) Long-term Capital Gains

Section 10(38) of the Act grants exemption upto 31.03.2018 to any income arising from the transfer of a long-term capital asset, being units of an equity oriented fund, held for a period of more than 12 months, provided the transaction giving rise to the capital gains, attracts Securities Transaction Tax (STT) and is made on or after October 1, 2004 i.e. the date on which Chapter VII of the Finance (No. 2) Act, 2004 has come into force. The income by way of long-term capital gains of a company would be taken into account in computing the book profits and Minimum Alternate Tax payable, if any, under section 115JB of the Act (irrespective of whether or not it is exempt under section 10(38) of the Act).

Finance Act, 2018 amended the provision of 10 (38) and introduce new section 112A in the Act (Tax on Long Term Capital Gain) :

Finance Act, 2018 has withdrawn the exemption provided in clause (38) of section 10 of The Act. Further, a new section 112 A has inserted for taxability of long term capital gain arising from transfer of a long term capital asset being an equity share in a company or a unit of equity oriented fund or a unit of a business trust shall be taxed @10% if such capital gain exceeding Rs. 1,00,000 p.a.

This concessional rate of 10 % will be applicable to such long term capital gains, if— i) in a case where long term capital asset is in the nature of an equity share in a company, securities transaction tax has been paid on both acquisition and transfer of such capital asset; and ii) in a case where long term capital asset is in the nature of a unit of an equity oriented fund or a unit of a business trust, securities transaction tax has been paid on transfer of such capital asset.

Further, the new provision of section 112A also proposes to provide the following:—i) The long term capital gains will be computed without giving effect to the first and second provisos to section 48, i.e. inflation indexation in respect of cost of acquisitions and cost of improvement, if any, and the benefit of computation of capital gains in foreign currency in the case of a non-resident, will not be allowed. ii) The cost of acquisitions in respect of the long term capital asset acquired by the assessee before the 1st day of February, 2018, shall be deemed to be the higher of — a) the actual cost of acquisition of such asset; and b) the lower of — (I) the fair market value of such asset; *and (II) the full value of consideration received or accruing as a result of the transfer of the capital asset.

*Fair market value has been defined to mean — a) in a case where the capital asset is listed on any recognized stock exchange, the highest price of the capital asset quoted on such exchange on the 31st day of January, 2018. However, where there is no trading in such asset on such exchange on the 31st day of January, 2018, the highest price of such asset on such exchange on a date immediately preceding the 31st day of January, 2018 when such asset was traded on such exchange shall be

the fair market value; and b) in a case where the capital asset is a unit and is not listed on recognized stock exchange, the net asset value of such asset as on the 31st day of January, 2018.

3) Short-term Capital Gains

Under section 111A, where the total income of an assessee includes any income chargeable under the head "Capital Gains", arising from 81 the transfer of a short-term capital asset, being a unit of an equity oriented fund held for a period not more than 12 months and (a) the transaction of sale of such unit is entered into on or after October 1, 2004, i.e. the date on which Chapter VII of the Finance (No. 2) Act, 2004 has come into force; and (b) such transaction is chargeable to STT under that Chapter, the tax payable by the assessee on such short-term capital gains is at the rate of 15 per cent.

In case of resident individuals and Hindu Undivided Families ('HUFs'), where the total income as reduced by the short-term capital gains, is below the basic exemption limit, the short-term capital gains will be reduced to the extent of the shortfall and only the balance short-term capital gains will be subjected to the 15 per cent tax rate.

(4) Securities Transaction Tax

Taxable Securities Transaction	Tax Rate (%)
Delivery based sale transaction in units of equity oriented fund entered in a recognized stock exchange	0.001
Sale of equity shares, units of equity oriented mutual fund (non-delivery based)	0.025%
Sale of unit of an equity oriented fund to the Mutual Fund	0.001%

(5) Dividend Stripping (All Unit holders)

As per section 94(7) of the Act, loss arising on sale of units, which are bought within 3 months prior to the record date (i.e. the date fixed by the Mutual Fund for the purposes of entitlement of the unit holders to receive dividend) and sold within 9 months after the record date, shall be ignored for the purpose of computing income chargeable to tax to the extent of exempt income received or receivable on such units.

(6).Tax Deduction at Source on Capital Gains

a. Domestic unit holders: No income-tax is deductible at source from income by way of capital gains under the provisions of the Act.

b. Foreign Institutional Investors /Foreign Portfolio Investor : Under section 196D of the Act, no deduction shall be made from any income by way of capital gains, in respect of transfer of units referred to in section 115AD of the Act.

c. Other Non-resident Unit holders: In the case of a non-resident other than a company: No income tax is deductible on long-term capital gains arising on sale/ transfer on units of equity oriented mutual funds exempt under section 10(38) of the Act up to March 31, 2018. Further long term capital gain arising on sale/transfer on units of equity oriented mutual funds on or after April 1st, 2018 will be taxable as per new provision 112A of The Act and if such capital gain exceeding Rs. 1,00,000 p.a. and withholding will be applicable @10%.

Income tax is deductible on short-term capital gains arising on sale/ transfer of units of equity oriented mutual funds (as defined under above) at the rate of 15 per cent.

In the case of a foreign company: No income-tax is deductible on long-term capital gains arising on sale/ transfer on units of equity oriented mutual funds as defined under section 10(38) of the Act up to March 31, 2018. Further long term capital gain arising on sale/transfer on units of equity oriented mutual funds on or after April 1st, 2018 will be taxable as per new provision 112A of The Act if such capital gain exceeding Rs. 100000 p.a..

Income tax is deductible on short-term capital gains arising on sale/ transfer of units of equity oriented mutual funds (as defined above) at the rate of 15 per cent.

(7) Tax Treaty

Income-tax is required to be deducted at source from capital gains chargeable to tax under section 195 of the Act at the applicable rates. In the case of an assessee resident of a country with which a Double Taxation Avoidance Agreement ('DTAA') is in force, the tax should be withheld as per provisions in the Act or as per the provisions in the DTAA whichever is more beneficial to the non-resident holder. However, such a non-resident unit holder will be required to provide appropriate documents to the Fund, to be entitled to a beneficial rate under such DTAA.

(8) Other Benefits

Investments in Units of the Mutual Fund will rank as an eligible form of investment under Section 11 (5) of the Act read with Rule 17C of the Income-tax Rules, 1962, for Religious and Charitable Trusts.

(9) Gift-tax

Gift of units of Mutual fund units would be subject to Income Tax in the hands of the donor. As per section 56(2)(x), receipts of securities, fair market value of which exceeds fifty thousand rupees, without consideration or without adequate consideration is taxable as income in the hands of individuals / HUFs. (Subject to certain exemptions)

Daily Net Asset Value (NAV) Publication

The NAV will be declared on all business days under the scheme. NAV can also be viewed on www.saharamutual.com and www.amfiindia.com

For Investor Grievances please contact

Registrar :

KARVY Computershare Private Limited (Unit: Sahara Mutual Fund)
#59, 'SKANDA', Puttanna Road, Basavangudi, Bengaluru - 560004.
Ph : 080 - 6745 3356

Toll Free No. : 18004254034/35 Email : service_smf@karvy.com

Sahara Mutual Fund,

97-98, 9th Floor, Atlanta, Nariman Point, Mumbai-400021. Tel : 022-22047197 / 98.
Fax- 022-22047199 E-mail: saharamutual@saharamutual.com
Website: www.saharamutual.com

Unit holders' Information

Account statement, Half Yearly / Annual financial results and Monthly / Half yearly portfolio disclosure shall be provided to investors by post/e-mail/notice/uploaded on website, as per regulations.

Date : 21.06.2019

INSTRUCTIONS TO INVESTORS FOR FILLING UP APPLICATION FORM

1. Please read all Scheme related Documents carefully before filling the Application Form. This application form is for Resident Investors/ NRIs etc and should be completed in English in **BLOCK LETTERS** only. Please tick (✓) in the appropriate box (☐), where boxes have been provided. New investors who wish to enroll for Systematic Investment Plan, need to complete and submit **both** the relevant sections of the Application Form & the SIP Registration Form to be obtained separately.

Application by Companies, Bodies Corporate, Registered Societies, Trusts, Partnerships Firms or others In case of an application under a Power of Attorney or by a Limited Company/ Body Corporate / Registered Society / Trust / Partnership Firm, the relevant Power of Attorney / the relevant resolution or authority to make the application / the Trust Deed / ASL / the partnership deed, as the case may be, or duly certified copy of the Memorandum and Articles of Association/ Bye-Laws must be lodged at the Investor Service Centre along with the application, quoting the details of the application. All communication and payments shall be made to the first applicant or the Karta in case of HUF.

Applications by NRIs, PIOs, FIIIs etc. In terms of its notification RBI has granted a general permission to mutual funds, as referred to under Section 10 (23D) of Income Tax Act, 1961 to issue and repurchase units of their schemes which are approved by SEBI to NRIs/OCBs, subject to conditions. Further, the general permission is also granted to send such units to NRIs/OCBs to their place of residence or location, as the case may be and make payment to the Non-Resident Investors, subject to conditions set out in the aforesaid notification. However, NRI/OCB investors, if so desired also have the option to make their investment on a non-repatriable basis. The fund will comply with the necessary regulatory provisions for repatriation of the investment after the receipt of approval. All applications from OCBs and from other corporate bodies predominantly owned by NRIs should be accompanied with the requisite OAC/OACI (revised) form. The Schemes of Sahara Mutual Fund are presently not registered under the relevant laws, as applicable in the territorial jurisdiction of U.S. or in any provincial or territorial jurisdiction of Canada. In view of the above, w.e.f November 14th, 2014, the Trustees to Sahara Mutual Fund has decided that U.S. Persons, corporations or other entities organized under the law of the U.S. and Residents of Canada as defined under the applicable laws of Canada are not allowed to invest in units of any of the Schemes of Sahara Mutual Fund

2. The Signature(s) should be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India. Thumb Impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal. Applications by minors should be signed by their guardian. In case of HUF, the KARTA should sign on behalf of the HUF. Similarly, for the Association of Persons (AOP) the application must be signed by the Authorised Signatory.
3. The cheque/demand draft should be drawn in favour of e.g. "Sahara Banking & Financial Services Fund-Growth Option-Direct" or **as the case may be** and crossed "Account Payee Only". The cheque/demand draft should be payable locally at the centre where the Application is deposited. The cheque/demand draft should be drawn on any bank which is a member/sub-member of the Bankers Clearing House of that city.
4. Investors are requested to mention the correct **scheme name, option / sub-option** in the application form. If such a choice is not being indicated by the investor, it will be deemed that the investor has opted for Dividend Re-investment option.
5. **As per SEBI guidelines, it is mandatory for the first applicant to provide the name of the bank, branch, address, account type and account number at the time of application.** Investments by means of Demand Drafts, will be accepted, only if accompanied with a Bankers Certificate that the applicant is a account holder with the issuing banker and the amount of Demand Draft has been issued from his / her account. By filling up the Multiple Bank Account Registration Form, an individual investor can register up to five bank accounts for a folio with the Fund to receive the redemption/dividend proceeds choosing one of these accounts as the preferred bank account. Non-individuals can register upto 10 different bank accounts for a folio. The Unit Holder may choose to receive the redemption/dividend proceeds in any of the bank accounts, the details of which are registered under the facility by specifying the same in the 'Service Request Form in the Statement of Account/Multiple Bank account Registration Form'. However, where a Unit Holder does not specify the same, the default option would be to credit the redemption/dividend proceeds to the bank account chosen as the preferred bank account. AMC/RTA shall adopt the process of verification for above registration as is applicable for a change in bank mandate, in line with guidelines issued from time to time.
6. **KYC – (Now CKYC–Central KYC)**
SEBI vide its circular ref. no. CIR/MIRSD/66/2016 dated July 21, 2016 and circular ref. no.CIR/MIRSD/120/2016 dated November 10, 2016 has prescribed that the Mutual Fund/AMC should capture KYC information for sharing with Central KYC Registry ('CKYCR') as per the KYC template for individuals prescribed by CERSAI.

In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017:

- a) Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to Securities Market/ KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to the Mutual Fund/ AMC.
- b) Individual investors who have filled old KRA KYC Form shall be required to provide additional / missing information using Supplementary CKYC Form or fill CKYC Form.

- c) Individual Investor whose KYC status is not registered or verified in KRA system i.e. if KYC status is mentioned as KYC Rejected / On-hold / CVL MF KYC will have to submit the CKYC Form.

Note: CKYC is currently not available for Non-Individual Investors. All Non-Individual Investors will continue with the old KRA KYC form.

New PAN to KRA/ Securities Market & First time investor to Mutual Fund

- Investor(s) need to fill up prescribed CKYC Form – For Individuals only
- If old KRA-KYC Form is used, investor should fill-up Supplementary CKYC Form
- Karvy ISC / AMC branches shall verify the completeness of CKYC forms and also validate the supporting documents. Not in Good Order (NIGO) cases to be returned back to the Investor /Distributor.
- Application Form has to accompany the CKYC Form.
- PAN No should be mentioned on the Application form. Investor should also submit a Self-attested copy of the PAN.

Investor is already CKYC Complied and has KIN (KYC Identification Number):

- Investor has to specify KIN in the application Form
- Additionally Date of Birth is also mandatory for investors who have provided their KIN.
- PAN No should be mentioned on the Application form. Investor should also submit a Self-attested copy of the PAN.
- Only if the KYC status on CKYC system is valid and KIN is validated – further processing shall be allowed in RTA database. In case of reject status, full documentation has to be provided a fresh (to be handled as per the process flow for Fresh Application) and modification concept prevailing in KRA regime does not exist here.

CKYC Process Flow:-

- CKYC form would be handed over to AMC / Karvy ISC along with the MF Application form.
- The Registration of CKYC would be completed and data uploaded along with relevant documents on to CKYC portal.
- Invalid / Incomplete CKYC and applications are liable to be rejected and refunded.
- The 14 digit Reference No. viz. KIN, would be received from CKYC portal on T+1 or T+2.

***Politically Exposed Person (PEP):** PEPs are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Head of States or of Governments, senior executives of state owned corporations, important political party officials, etc. or senior political figures and their immediate family members and close associates.

Exemption from Permanent Account Number (PAN) requirement

Securities and Exchange Board in India (SEBI) vide its letter no. OW/16541/2012 dated July 24, 2012 conveyed that investments in mutual fund schemes (including investments through Systematic Investment Plan (SIP)) of less than ₹ 50,000/- (Rupees Fifty Thousand) per year per investor shall be exempted from requirement of PAN. Accordingly, investors are requested to note that the PAN requirement shall be exempted if the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments by an investor in rolling 12 months period does not exceed ₹ 50,000/- (Rupees Fifty Thousand). However, it is clarified that the requirements of Know Your Customer (KYC) shall be mandatory for all investments, irrespective of the amount of investment. For the purpose of identifying such investments the value of investments at the investor level (first holder) will be aggregated and such aggregation shall be done irrespective of the number of folios / accounts under which the investor has invested. However in lieu of PAN, Investor has to submit any one photo identification document (such as Voter ID Card, government Defense ID Card, Card of reputed employer, Driving License, Passport etc) and proof of address along with the application. The aforesaid exemption for PAN will be applicable only to such investments made by the individuals being Indian citizens (including Non Resident India (NRIs), Joint holders, minors acting through guardian and sole proprietary firms). Person of Indian Origin (PIOs), Hindu Undivided Family (HUFs), Qualified Foreign Investor (QFIs) and other categories of investors will not be eligible for this exemption.

7) SYSTEMATIC TRANSFER PLAN (STP):

STP Type	Days	Frequency	Minimum STP
Daily STP	All Business days	Daily	₹100/- and in Multiples of ₹1/-.
Weekly STP	7th, 14th, 21st, 28th	Weekly	₹500/- and in Multiples of ₹1/-.
Monthly STP	1st, 5th, 25th	Monthly	Minimum amount as provided under SIP
Quarterly STP	1st, 5th, 25th	Quarterly	Minimum amount as provided under SIP

The Daily / Weekly / Monthly or quarterly STP should be registered for minimum of 6 months between two schemes. The application for STP should be submitted at least 10 Business Days in advance before the commencement date of STP. No minimum balance has to be maintained for opting Systematic Transfer Plan. In case of STP, if the day is a non business day the processing will be done on the next business day. Exit load, if any, under respective schemes will apply to STP. Minimum balance under the schemes: The AMC at its sole discretion retains the right to close unit holder's account if the total subscription amount falls below the minimum application amount of the respective schemes / plan / option at the end of the hindu undivided SIP or on account of redemption.

- 8. Application without KYC / Bank account details will not be accepted.**
- 9.** NRIs / Persons of Indian origin seeking to apply for Units on a non-repatriation basis may make payments by cheques /drafts drawn out of Non-Resident Ordinary (NRO) accounts payable at the centre where the application form is accepted.
- 10.** Payments by Cash, Stock Invests, Post-dated cheques, out station cheques will not be accepted.
- 11. Please refer to the table on scheme name, plan / option / sub option for easy reference while filling up the scheme details at the time of investment.**
- 12.** Applicants should specify the mode of holding. In case of joint holders, the first named holder will receive all the account statements, dividends/redemption/refund cheques and any other correspondence sent from time to time.
- 13. Nomination Details** - Kindly fill up the nomination details in the application form.
- a)** Nomination will be maintained at the folio or account level and will be applicable for investments in all schemes in the folio or account. **b)** Where a folio has joint holders, all joint holders should sign the request for Nomination/cancellation of nomination, even if the mode of holding is not "joint". **c)** Nomination form cannot be signed by Power of Attorney (PoA) holders. **d)** Every new nomination for a folio/account will overwrite the existing nomination. **e)** Nomination is mandatory for new folios/accounts opened by individual especially with sole holding and no new folios/accounts for individuals in single holding shall be opened without nomination. **f)** Investors who do not wish to nominate must sign separately confirming their non-intention to nominate. **g)** Nomination form/section in the application form will have a provision for the signature of the nominee (or guardian of the nominee), though this may not be mandatory. **h)** Nomination is not allowed in a folio held on behalf of a minor. **i)** Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. **j)** A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. **k)** The Nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time. **l)** Nomination in respect of the units stand rescinded upon the transfer of units. **m)** Transfer of Units in favour of Nominee shall be valid discharge by the Asset Management Company against the legal heir. **n)** The cancellation of nomination can be made only by those individuals who have held units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.
- 14. Non Acceptance of Third Party Instrument** : Definition of third-party instrument payment: **a)** When payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third-Party payment; **b)** It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
- Exceptions:** Third-Party payments shall be rejected except in the following exceptional situations but adherence to certain formalities: **a)** Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹50,000/- (each regular purchase or per SIP installment); However this restriction will not be applicable for payment made by a guardian who's name is registered in the records of Mutual Fund in that folio. **b)** Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions; **c)** Custodian on behalf of an FII or a client.
- Process to identify Third-Party payments:**
The following process is recommended for investors to comply with the requirements as stated below :
- a)** An applicant/ investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid). In case an applicant/investor has multiple accounts, it is desired that he submits the bank details in the "Multiple Bank Accounts Registration Form". Pay-in from such registered single or multiple accounts can be treated as 1st party payments.
- b)** If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument.
- c)** A pre-funded instrument issued by the Bank against Cash, should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft. The name as per the letter should match with the first named applicant/unit holder. Such DD/Bankers Cheque issued by the bank against cash shall not be accepted for investments of ₹50,000/- or more.
- d)** If payment is made by RTGS, NEFT, NACH, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. The AMC/RTA shall check that the account number mentioned on the transfer instruction copy is a registered pay-in account or belonging to the first named applicant/ unit holder.
- 15. Dematerialisation:** Investors are given an option to hold Units by way of an Account Statement (physical form) or in Dematerialized (demat) form. Unit holders opting to hold the Units in demat form must provide their Demat account details in the specified section of the application form. Unit holders intending to hold the Units in Demat form are required to have a beneficiary account with the Depository Participant (DP) registered with NSDL/CDSL and will be required to indicate in the application form, the DP's name, DP ID number and the beneficiary account number of the Unit holder with the DP.

In case Unit holders do not provide their Demat account details or provide incomplete details or the details do not match with the records as per Depository(ies), an account statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to Demat form. Unit holder who so desires to hold the Units in a demat form at a later date, will be required to have a beneficiary account with a DP of NSDL/ CDSL and will have to submit the account statement alongwith a request form asking for the conversion into demat form. This request is called a Demat Request Form (DRF). Unit holder will be required to fill in a DRF in triplicate alongwith the relevant details and submit the same to the Registrar alongwith the account statement to be dematerialized. The combination of names in the account statement must be same as that in the demat account. Rematerialization of Units will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996 as may be amended from time.

15A. Account statements for Units held in Demat form: In case of Units held in demat form, the Unit Holder will receive the holding statement directly from the respective DP at such frequency as may be defined in the Depositories Act or regulations or on specific request.

15B. Demat option for Systematic Investment Plan (SIP): The option to hold units in Demat Form for Systematic Investment Plan (SIP) transactions is available. The Units for subscription in Demat Form units will be allotted based on the applicable NAV as per Scheme Information Document (SID) and will be credited to investors Demat Account on weekly basis on realisation of funds, for e.g. Units will be credited to investors Demat account every Monday for realization status received in last week from Monday to Friday.

16. TRANSACTIONS THROUGH THE STOCK EXCHANGE INFRASTRUCTURE: Currently only redemption allowed. The facility to purchase / redeem units of the eligible schemes of Sahara Mutual Fund (currently, all existing schemes except Sahara Liquid Fund Variable Pricing Option – Daily Dividend, Sahara Liquid Fund Fixed Pricing Option – Daily Dividend, Sahara Liquid Fund Variable Pricing Option - Weekly Dividend, Sahara Liquid Fund Fixed Pricing Option -Weekly Dividend, Sahara Liquid Fund Variable Pricing Option - Monthly Dividend - Payout, Sahara Liquid Fund Fixed Pricing Option - Monthly Dividend - Payout) through BSE STAR MF platform is available. All trading members of BSE who are registered with AMFI/ NISM as Mutual Fund Advisors & Clearing members who are registered with BSE will be eligible to offer this facility to Investors. The units of eligible Schemes are not listed on BSE and the same cannot be traded on the Stock Exchange.

i. Minimum Application Amount:

The minimum amount for purchase of units under all the eligible scheme(s) through the Stock Exchange Platform (BSE STAR MF) would be ₹1000/- and in multiples of ₹.1/- thereafter across all eligible schemes except Sahara Tax Gain Fund being ₹ 500/- and in multiples of ₹ 500/- thereafter. The maximum purchase amount under all the eligible schemes would ₹ 99, 99,999/-.

ii. Minimum Redemption:

The minimum units (and multiples thereafter) for redemption of units under all the eligible scheme(s) through the Stock Exchange Platform (BSE STAR MF) would be 0.0010 units respectively. There is no maximum limit fixed under all the eligible schemes towards redemption of units.

iii. Systematic Investment Plan Facility (SIP):

In respect of the units purchased through the Stock Exchange Platform (BSE STAR MF), the SIP date would be 5th/15th/25th "at specific periods currently being monthly and quarterly.

The details about purchase/redemption of units (Physical & Dematerialised form), redemption of units routed through DP for BSE Star MF platform is available on the website under each of the schemes and the Statement of Additional Information.

Investors will have to comply with Uniform Know Your Customer (KYC) norms as prescribed by SEBI to participate in this facility. Investors should contact the Investor Service Centres (ISCs) of Sahara Mutual Fund for further details.

17. "On Behalf of Minor" Accounts : Where the account / folio (account) is opened on behalf of a minor, following guidelines would be applicable - there shall not be any joint accounts with minor as the first holder.

18. Minor Attaining Majority - Status Change : **a)** When the units are held on behalf of the minor, the ownership of the units rests with the minor. A guardian operates the account until the minor attains the age of majority. **b)** When a minor turns major, advance notice will be sent to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents (service request form, new bank mandate, signature attestation form, KYC of major etc.) as applicable from time to time to change the status of the account to "major". The notice would state that all transactions including SIP, STP, SWP shall be suspended in case the documents to change the status are not received by the date when the minor attains majority. **c)** The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no transactions shall be permitted till the documents as applicable for changing the status are received. **d)** The AMC at their discretion will have the right to suspend all standing instructions like SIPs, SWPs, STPs etc. from the date of the minor attaining majority, by giving adequate notice prior to that date. **e)** AMC will register standing instructions like SIP, SWP, STP in a minor folio only till the date of the minor attaining majority, though the instructions may be for a period beyond that date.

19. Change in Guardian : For registration of the new guardian, when there is a change in guardian either due to mutual consent or demise of existing guardian, necessary documents as applicable from time to time would be required to be submitted to the AMC.

20. Transmission - For transmission of units under various situations which may be either transmission of units to surviving unit holders, transmission of units to the registered nominee in case of death of sole or all unit holders, transmission of units to claimant/s, where nominee is not registered, in case of death of sole or

all unit holders, transmission of units in case of HUF, due to death of Karta or any such other circumstances, necessary documents as prescribed and applicable from time to time would have been submitted to the AMC. **Clarifications** : It is clarified that PAN card copy or another proof of identity of claimant /s is not required separately if KYC acknowledgement issued by CVL is made available.

□ Where the units are to be transmitted to a claimant who is a minor, various documents like KYC, PAN, Bank details, indemnity should be of the guardian of the nominee.

□ A ready reckoner matrix of various documents required under different situations is provided for convenience in the website www.saharamutual.com and also at the office of the AMC / RTA.

- 21. Pursuant to SEBI Circular Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 and 13th September 2012, transaction charge per subscription of ₹10,000/- and above be allowed to be paid to the distributors of the schemes of Sahara Mutual Fund. However, there shall be no transaction charges on direct investments. The transaction charge shall be subject to the following:**

Transaction charges:The Fund shall deduct Transaction Charges on purchase/ subscription received from first time mutual fund investor and investor/s other than first time mutual fund investor, whose application is routed through distributor / agent who have "Opted in" for Transaction charges. (i) First time Mutual Fund Investor (Across Mutual Fund Industry): Transaction charges of ₹150/- for subscription of ₹10,000/- and above shall be deducted from the subscription amount and paid to the Distributor/ Agent of the first time Investor and the balance amount shall be invested. (ii) Investor other than First Time Mutual Fund Investor: Transaction charge of ₹100/- per subscription of ₹10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance shall be invested. (iii) For SIP: Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹10,000/- or more. The Transaction Charges shall be deducted in 4 installments. (iv) Transaction charges shall not be deducted for: (a) Purchases /subscriptions for an amount less than ₹10,000/- (b) Transaction other than purchases/subscriptions relating to new inflows such as Switch/STP/SWP etc. (c) Purchases/subscriptions made directly with the Fund (i.e. not through any distributor/ agent). (d) Transactions carried out through stock exchange mechanism. Upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

22. FATCA / CRS

FATCA is an acronym for Foreign Account Tax Compliance Act (FATCA), a United States Federal law to increase compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments. The Government of India and the United States of America (US) have reached an agreement in substance on the terms of an Inter- Governmental Agreement (IGA) and India is now treated as having an IGA in effect from April 11, 2014. The AMC / Fund are likely to be classified as a 'Foreign Financial Institution' (Investment Entity as per Annexure 1(i)) under the FATCA provisions. In accordance with FATCA provisions, the AMC /Mutual Fund will be required to undertake due diligence process and identify US reportable accounts and collect such information / documentary evidences of the US and / or non-US status of its investors / Unit holders and disclose such information (through its agents or service providers) as far as may be legally permitted about the holdings, investment returns and / or to US Internal Revenue Service (IRS) or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS pursuant to the new reporting regime under FATCA.

FATCA due diligence will be directed at each investor / Unit holder (including joint investor) and on being identified as a reportable person / specified US person, all the folios will be reported. In case of folios with joint holders, the entire account value of the investment portfolio will be attributable under each such reportable person. An investor / Unit holder will therefore be required to comply with the request of the AMC / Mutual Fund to furnish such information as and when sought by the AMC for the AMC / Mutual Fund to comply with the information reporting requirements stated in IGA and circulars issued by SEBI / AMFI in this regard. The information disclosed may include (but is not limited to) the identity of the investors and their direct or indirect beneficiaries, beneficial owners and controlling persons. Investors / Unitholders should consult their own tax advisors regarding FATCA requirements with respect to their own situation.

In line with SEBI directions, the additional details which were forming part of the uniform KYC form will now be captured in the application form. Also, submission of FATCA details is being made mandatory across all categories of investors. The details are mandatory for all new and existing investors in all future subscriptions in the schemes of Sahara Mutual Fund. Applications submitted without these additional KYC/FATCA details are liable to be rejected on account of non-compliance with KYC regulations.

On similar lines as FATCA the Organization of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a "Standard for Automatic Exchange of Financial Account Information in Tax Matters", generally known as Common Reporting Standards (CRS) in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad.

The CRS on AEOI (Automatic Exchange of Information (AEOI)) requires the financial institutions of the "source" jurisdiction to collect and report information to their tax authorities about account holders "resident" in other countries, such information having to be transmitted "automatically" on yearly basis. The information to be exchanged relates not only to individuals but also to shell

companies and trusts having beneficial ownership or interest in the "resident" countries. India is one of the early adopters of the CRS and has committed to exchange information automatically from year 2017 onwards.

- 23. Distributors are expected to abide by the AMFI Code of Conduct and avoid any malpractice / mis-selling. Distributors are expected not to split investments in order to enhance the amount of transaction charges. In the event of such instances having come to the notice of the AMC stringent action will be taken by the AMC and reported to AMFI for appropriate action.**

24. The provision to capture the Unique Identity Number (EUIIN) of the employee/ relationship manager/sales persons of the Distributor interacting with the investor in addition to the AMFI Registration Number (ARN) of the distributor is made available in the application form. The Distributor would note the investments made through EUIIN as advisory transactions, and that EUIIN would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor. In case the transaction is "execution-only" the EUIIN space may be left blank and in that case the investors are required to sign below the EUIIN declaration mandatorily.

- 25. For Direct options, investors are requested to refer to the para on Instructions for Investment and payment details.**

26. Details of Beneficial Ownership

In term of SEBI Master Circular on AML/CFT dated December 31, 2010, 'Beneficial Owner' has been defined as a natural person/s who ultimately own, control or influence a client and / or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement.

Details of the identity of all natural person(s) such as their Name(s), PAN number/ passport details, Address etc. together with a self attested PAN Card copy is to be provided by the Investor to the Official Points of Acceptance (OPAs) of the SAHARA MF Schemes while submitting the Application Form. Such natural persons include those who are acting alone or together, or through one or more juridical person and exercising control through ownership or who ultimately has a controlling ownership interest.

For further details regarding manner of determination of beneficial ownership in double cases (relating to investors other than Trust and Foreign investors), investments by disclosure of information regarding beneficial ownership etc., please refer to SAI/ relevant Addendum.

- 27. Applications incomplete in any respect or not accompanied by a cheque/demand draft for the amount payable are liable to be rejected and the money paid will be refunded without interest.**

28. As per the Go Green initiative in Mutual Funds initiated for industry by SEBI vide circular no. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 5, 2018:

- a. Annual Reports or Abridged Summary thereof will be provided by email to unit holder's registered email address. Unit holders, who 'opt-in' to receive physical copy will continue to receive physical copy. AMC will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unit holder.

AMC will publish an advertisement every year disclosing the hosting of the scheme wise annual report on the website of mutual fund and on the website of AMFI. Unitholder can submit a request for a physical or electronic copy of Annual Reports or Abridged Summary thereof by any mode e.g. SMS, telephone, email or written request (letter). Relevant advertisement will be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

- b. Portfolio Disclosures -In case of unitholders whose e-mail addresses are registered, the AMC will send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively. AMC will provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

AMC will publish an advertisement every half-year disclosing the hosting of the half-yearly statement of the schemes portfolio on the website of mutual fund and on the website of AMFI. Unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio by any mode e.g. SMS, telephone, email or written request (letter). Relevant advertisement will be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

- 29. Investors are cautioned that they should not determine their investments based on unauthorised news or rumours which may otherwise result into considerable damage to their portfolio.**

30. The changes in the provisions of the schemes informed to the investors vide various addendums/notices have been covered in the Key Information Memorandum & the Application form.

Investors are requested to refer to the website www.saharamutual.com for Addendums / Notices.

- 31. No separate receipt will be issued for the application money. The Investor Service Centre will time stamp and return the acknowledgement slip in the application form, to acknowledge receipt of the application.**

32. Applications complete in all respects, may be submitted at the Collection Centres at locations mentioned in the KIM/Application Form as appointed by the AMC. Application form/s not completed in any respect/s is liable to be rejected by the AMC.

- 33. Accompanying documents** : Please submit the following documents with your application (where applicable). All documents should be original / true copies certified by a Director / Trustee / Company Secretary / Authorised Signatory / Notary Public.

Documents	Companies	Societies	Partnership Firms	Investments through POA	Trusts	NRI	Fils
• Resolution/Authorisation to invest	✓	✓			✓		✓
• List of Authorised Signatories with Specimen signature(s)	✓	✓	✓	✓	✓		✓
• Memorandum & Articles of Association	✓						
• Trust Deed					✓		
• Bye-laws		✓					
• Partnership Deed			✓				
• Overseas Auditors' Certificate							✓
• Notarised Power of Attorney				✓			
• Account Type / FIRC / Approval from FIPB						✓	
• FATCA	✓	✓	✓	✓	✓	✓	✓

SEBI vide circular dated May 31, 2016 directed as under

Subject: Restriction on redemption in Mutual Funds

In order to bring more clarity and to protect the interest of the investors, the following requirement shall be observed before imposing restriction on redemptions:

- a. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:
 - i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. AMCs should have in place sound internal liquidity management tools for schemes. Restriction on redemption cannot be used as an ordinary tool in order to manage the liquidity of a scheme. Further, restriction on redemption due to illiquidity of a specific security in the portfolio of a scheme due to a poor investment decision shall not be allowed.
 - ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
 - iii. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.
- b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.
- c. Any imposition of restriction would require specific approval of Board of AMCs and Trustees and the same should be informed to SEBI immediately.
- d. When restriction on redemption is imposed, the following procedure shall be applied:
 - i. No redemption requests upto INR 2 lakh shall be subject to such restriction.
 - ii. Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction

INSTRUCTIONS FOR INVESTMENT AND PAYMENT DETAILS

INSTRUCTION - Investment Details - Please note that if you do not indicate the investment option of the scheme, then the Mutual Fund will place you into the default option of the scheme, as per existing scheme provisions.

INSTRUCTION - Payment Details - The subscription amounts can be tendered by local cheques/demand drafts favouring the applicable scheme and must be crossed "Account Payee Only". The cheque / demand draft should be drawn on any bank which is situated at and is a member/ sub-member of the Bankers clearing house. Cheques /demand drafts drawn on a bank not participating in the clearing house will not be accepted. Cash will not be accepted in any of the scheme / option.

Scheme name	Option	Sub-option
Sahara Banking & Financial Services Fund	Dividend Option	Payout
Sahara Banking & Financial Services Fund	Dividend Option	Re-Investment Option
Sahara Banking & Financial Services Fund	Growth Option	-
Sahara Banking & Financial Services Fund	Dividend Option-Direct	Payout
Sahara Banking & Financial Services Fund	Dividend Option-Direct	Re-Investment Option
Sahara Banking & Financial Services Fund	Growth Option-Direct	-

For Direct Investments investors are requested to clearly mention 'Direct' option in the application form while investing.

- It is suggested that investors / unitholders issue payment instrument (cheque, demand draft, pay order etc.) in favour of "Scheme name A/c First Investor Name" as stated in the application form or Statement of Account



APPLICATION FORM - SAHARA BANKING & FINANCIAL SERVICES FUND

(All fields are mandatory for New Investors)

(For Existing Investors, furnishing of additional details is mandatory for the first time as part of KYC & FATCA norms.)

EUIIN is mandatory for all the transactions. executed through the distributor - both for "ADVISORY" as well "EXECUTION ONLY" transactions.

DISTRIBUTOR INFORMATION (Investors applying under Direct option must state 'DIRECT' in the ARN Code Column) (FOR OFFICE USE ONLY)

ARN Name	ARN Code	Sub - Agent Code	Sub-Agent's ARN Code	EUIIN	Date, Time / ISC and Number as per Time Stamping Machine

In case of ANY EXCEPTIONAL CASE, where there is NO INTERACTION by the Employee / Sales person / Relationship Manager of the Distributor / Sub broker with respect to the transaction, the adjacent DECLARATION is desired from the investor/s.

We hereby confirm that the EUIIN Box has been intentionally left blank by me/us as this is an execution only transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or not with standing the advice of in-appropriateness, if any provided by the employee/relationship manager/sales person of the distributor/sub broker"

Sole / First Unitholder / Guardian / POA Signature		Second Unit Holder's Signature		Third Unit Holder's Signature	
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FOR EXISTING UNIT HOLDER'S OF SAHARA MUTUAL FUND PLEASE PROVIDE FOLIO NO. (fill details below)

APPLICANT INFORMATION (To be filled in BLOCK letters. Use one box for one alphabet, leaving one box blank between name and surname)

FULL NAME OF SOLE / FIRST APPLICANT / MINOR / HUF / NON INDIVIDUAL / (Mr. / Ms. / M/s.) **Date of Birth of Applicant/Minor (dd/mm/yyyy)**

	D	D	M	M	Y	Y	Y	Y
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(Mandatory) Father's/ Spouse Name

(Mandatory) Current Marital Status : Single / Married

Address in full (DO NOT REPEAT NAME) of Applicant/Parent or Guardian of Minor/ Indian address in case 1st Applicant is NRI/PIO/FII (Post Box No. alone is not sufficient)

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City Pin State Country

(Mandatory) Overseas Address for NRIs/PIOs/FIIs

--	--	--	--	--	--	--	--	--

City State Country Pin/Zip

STD Code Tel. Mobile (Mandatory)

Email-ID (Mandatory)

(MANDATORY) Status of 1st Applicant [Pl. ✓] 1. Resident Individual 2. On behalf of minor 3. HUF 4. Body Corporate 5. AOP/BOI 6. Partnership Firm 7. Proprietorship Firm 8. Company (Listed/Unlisted) 9. Trust 10. Society 11. NRI 12. FIIs 13. Government Body 14. Financial Institution 15. Banks 16. Others (pl. specify) _____

(MANDATORY) Occupation 1st Applicant [Pl. ✓] 1. Business 2. Professional 3. Agriculturist 4. Private Sector Service 5. Retired 6. Student 7. Housewife 8. Public / Govt. service 9. Forex Dealer 10. Others (pl. specify) _____

We wish to receive physical copy of the Annual Report Please tick Yes No . If not indicated, it will be sent by email, as provided in the application.

PAN No. (Mandatory) KYC acknowledgement [Pl. ✓] Submitting now / Already submitted

Aadhaar No. CKYC No.

(MANDATORY) OTHER KYC DETAILS (For Individuals Only)

Gross Annual Income Details (Please tick(✓)): Below ₹ 1 Lac / ₹ 1-5 Lacs / ₹ 5-10 Lacs / ₹ 10-25 Lacs / ₹ 25 Lacs -1 Crore / > ₹ 1 Crore

OR Net-worth in Net-worth should not be older than 1 year as on (date)

Please tick if applicable: Politically Exposed Person (PEP) (for definition of PEP, please refer instruction '6A'). Related to a Politically Exposed Person (PEP) Any Other Information _____

(MANDATORY) OTHER KYC / FATCA / CRS DETAILS (For Non-Individuals Only)

Gross Annual Income Details (Please tick(✓)): Below ₹ 1 Lac / ₹ 1-5 Lacs / ₹ 5-10 Lacs / ₹ 10-25 Lacs / ₹ 25 Lacs -1 Crore / > ₹ 1 Crore

OR Net-worth in ₹ Net-worth should not be older than 1 year as on (date)

Is the entity involved in / providing any or the following services

- Foreign Exchange / Money Changer Services Yes No
- Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) Yes No
- Money Lending / Pawning Yes No

Any other information: _____

(MANDATORY) OTHER KYC / FATCA / CRS DETAILS FIRST APPLICANT / MINOR / HUF / NON INDIVIDUAL / (Mr. / Ms. / M/s.)

Country of Birth _____ Nationality _____ Country of Residence _____

Am I / Are we, a tax resident of any country other than India for tax purpose? if No, Please tick (✓)

If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Country#	Tax Reference / Identification Number

to include USA, where investor is a citizen / greencard holder of USA

NAME OF SECOND APPLICANT (Mr. / Ms.) **Date of Birth (dd/mm/yyyy)**

_____ D D M M Y Y Y Y

Father's/ Spouse Name _____

(Mandatory) Current Marital Status : Single / Married

Status/Category of 2nd Applicant [PI. ✓] 1. Resident Individual 2. NRI 3. Others (pl. specify) _____

Occupation of the 2nd Applicant [PI. ✓] 1. Business 2. Professional 3. Agriculturist 4. Private Sector Service 5. Retired 6. Student
7. Housewife 8. Public / Govt. service 9. Forex Dealer 10. Others (pl. specify) _____

PAN No. (Mandatory) _____ KYC acknowledgement [PI. ✓] Submitting now / Already submitted

Aadhaar No. _____ CKYC No. _____

(MANDATORY) OTHER KYC / FATCA / CRS DETAILS

Gross Annual Income Details (Please tick (✓)) : Below ₹ 1 Lac / ₹ 1-5 Lacs / ₹ 5-10 Lacs / ₹ 10-25 Lacs / ₹ 25 Lacs -1 Crore / > ₹ 1 Crore

OR Net-worth in _____ Net-worth should not be older than 1 year as on (date) D D M M Y Y Y Y

Please tick if applicable: Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP)

(for definition of PEP, please refer instruction '6A').

Not Applicable

Any Other Information _____

Country of Birth _____

Country of Residence _____

Nationality _____

Email-ID _____

Am I / Are we, a tax resident of any country other than India for tax purpose? if No, Please tick (✓)

If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Country#	Address	Tax Reference / Identification Number

to include USA, where investor is a citizen / greencard holder of USA

NAME OF THIRD APPLICANT (Mr. / Ms.) **Date of Birth (dd/mm/yyyy)**

_____ D D M M Y Y Y Y

Father's/ Spouse Name _____

(Mandatory) Current Marital Status : Single / Married

Status/Category of 3rd Applicant [PI. ✓] 1. Resident Individual 2. On behalf of minor 3. NRI 4. Others (pl. specify) _____

Occupation of the 3rd Applicant [PI. ✓] 1. Business 2. Professional 3. Agriculturist 4. Private Sector Service 5. Retired 6. Student
7. Housewife 8. Public / Govt. service 9. Forex Dealer 10. Others (pl. specify) _____

PAN No. (Mandatory) _____ KYC acknowledgement [PI. ✓] Submitting now / Already submitted

Aadhaar No. _____ CKYC No. _____

(MANDATORY) OTHER KYC / FATCA / CRS DETAILS

Gross Annual Income Details (Please tick (✓)) : Below ₹ 1 Lac / ₹ 1-5 Lacs / ₹ 5-10 Lacs / ₹ 10-25 Lacs / ₹ 25 Lacs -1 Crore / > ₹ 1 Crore

OR Net-worth in _____ Net-worth should not be older than 1 year as on (date) D D M M Y Y Y Y

Please tick if applicable: Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP)

(for definition of PEP, please refer instruction '6A').

Not Applicable

Any Other Information _____

Country of Birth _____

Country of Residence _____

Nationality _____

Email-ID _____

Am I / Are we, a tax resident of any country other than India for tax purpose? if No, Please tick (✓)

If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Country#	Address	Tax Reference / Identification Number

to include USA, where investor is a citizen / greencard holder of USA

NAME OF GUARDIAN (of Minor) (Mr. / Ms.) **Date of Birth (dd/mm/yyyy)**

_____ D D M M Y Y Y Y

Document for proof of Date of Birth of Minor (DOB) and Relationship with Minor : Birth certificate School Leaving Certificate Passport Others (Please state) _____

Relationship with Minor [PI. ✓] Mother Father Legal Guardian

Details of Beneficial Ownership (Please tick applicable category). Details to be provided as on date of application. (Refer instruction 26)

Category	<input type="checkbox"/> Unlisted company	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Unincorporated Association / Body of Individuals	<input type="checkbox"/> Trust	<input type="checkbox"/> Foreign Investor
Ownership per cent	>25%	>15%	>15%	>=15%	

In case of any change in the beneficial ownership, the investor will be responsible to intimate SAHARA AMC / its Registrar / KRA as may be applicable immediately about such change.

Details of Beneficial Ownership (Please attach a separate sheet with this format if the space provided is insufficient)

Sr.No.	Name	Address	Details of Identity such as PAN / Passport	% of ownership
1				
2				
3				

[Please attach self attested copy of PAN / Passport (proof of photo identity) along with application form]

INVESTMENT AND PAYMENT DETAILS Please submit one cheque / DD for each scheme (REFER TABLE "SCHEME NAME") Please See Page No. 7.

Scheme Name _____ Plan / Option _____ Sub Option _____

Cheque / DD No.	Net Amount (₹)	Bank & Branch Name & City	Mode of Payment : Cheque/DD <input type="checkbox"/> / RTGS <input type="checkbox"/> / NEFT <input type="checkbox"/> / NACH <input type="checkbox"/> / Fund Transfer <input type="checkbox"/>
			@ For NRI(s) Source of Fund: <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR Account Type @ (SB/ CA/ NRE/ NRO/ FCNR) _____

NOMINATION DETAILS (MANDATORY FOR SINGLE HOLDING) (Refer form instruction no. 13)

MANDATORY - NON INTENTION TO NOMINATE

I/We _____ hereby nominate the under mentioned person to receive the amount to my/our credit in the event of my/our death indicated against the Name of the Nominee. I/We also understand that all payments and settlements made to such nominee shall be a valid discharge by the AMC / Mutual Fund / Trustee.

I / We DO NOT WISH to nominate. (Applicable for investors who do not wish to nominate)

Name & Address of the Nominee	Guardian Name & Address (in case nominee is a minor)	Date of Birth (if minor)	Relationship with the Applicant	Signature of Nominee / Guardian [Optional]

DEPOSITORY ACCOUNT DETAILS (Refer Instruction No. 15a & 15b) (UNITS ARE INTENDED TO BE HELD IN DEMAT FORM)

Refer instructions for details and SID for risk factors associated with listing of units. Please ensure that the sequence of names as mentioned in this Application Form matches with that of the account held with the Depository Participant.

Depository Participant Name (DP) : _____ Please(✓) National Securities Depository Limited Central Depository Services (India) Limited

Beneficiary Account Number : _____ DP ID

I	N																		
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 CLIENT ID

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 (16 digit beneficiary A/c No. to be mentioned above)

TRANSACTION CHARGES : Pursuant to SEBI circular vide no. Cir / IMD /DF/ 13 / 2011 dated 22 August, 2011 a transaction charge per subscription of ₹ 10,000/- and above will be charged from the investors by the AMC and paid to the distributors as follows : a) existing investors : ₹ 100/- per subscription b) new investor : ₹ 150/- per subscription c) Transaction charge if any will be deducted by the AMC from the subscription Amount and paid to the Distributor and the balance shall be invested d) No Transaction charge on subscription below ₹ 10,000/- e) No transaction charge on direct investments. f) Transaction charges shall be applicable on purchases / subscriptions relating to new inflows only.

DECLARATION (Please ✓ whichever is applicable.)

- I/We have read and understood the contents of the Scheme Information Document (SID)/ Statement of Additional Information (SAI) / Key Information Document (KIM) and Addendum(s) thereto of the respective scheme(s) and agree to abide by the terms , conditions, rules and regulations of the scheme(s) as applicable from time to time. I/We hereby declare that I /We are making this investment of the scheme for investment from our own funds on my/our personal behalf and are not beneficiaries of any fund obtained in contravention of Prevention of Money Laundering Act or any guidelines issued from time to time and subsequent amendments thereto including the section on "Prevention of Money Laundering", I/We hereby apply to the Trustee of Sahara Mutual Fund for units of the Scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the Scheme. I/We have not received and will not receive nor will be induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.
- (Applicable for SIP Investors only). I/We hereby declare that the particulars given above are correct and express my/our willingness to make payments referred above through participation in NACH /Direct Debit Clearance. If the transaction is delayed or not effected at all, for reasons of incomplete or incorrect information on my/our part or circumstances beyond the control of AMC/its service provider, I/We would not hold the Asset Management Company responsible in any manner. I/We hereby authorize Sahara Mutual Fund and their authorised service providers, to get my/our above bank account debited by NACH / Direct Debit towards the collection of monthly payments on due SIP dates as opted by me/us. In the event of any changes in the bank particulars, I/We will submit a fresh mandate along with a cancellation request for the earlier mandate well in advance. I/We have read and agreed to the terms and conditions mentioned in KIM / SID / SAI.
- The details of the bank account provided above pertain to my / our bank account in my / our name.
- The ARN holder has disclosed to me/us all the commissions (in the form of trail commission distribution cost or any other cost), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. Upfront commission, if any will be paid to the AMFI registered and empanelled (with Sahara Mutual Fund) ARN Holder, directly by the Investor.
- The ARN holder has adequately explained the appropriateness of the scheme to me / us & I/We are fully convinced that there is no mis-selling to me/us & that I/We are fully responsible for making this investment.
- The information as desired under FATCA/CRS/Foreign tax laws provided by me / us, required to be shared with relevant tax authority is true and correct to the best of my knowledge.
- I / We wish to 'OPT-IN' to continue receiving physical copy of abridge summary of annual reports.

1st applicant/ Guardian (Signature) POA Signature	2nd applicant (Signature)	3rd applicant (Signature)
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ACKNOWLEDGEMENT (To be filled by investor)

as Normal Investment / or through SIP
 Received from Mr. / Ms. / M/s _____ an application for purchase of units of _____, (scheme) subject to realisation of cheque(s)/demand draft(s).
 ₹ (in Figures) _____ Cheque/ DD No. _____ Dated _____
 Bank Name _____ Bank Branch _____
 In case of Sahara Tax Gain Fund based on the production of this acknowledgement, the investor may claim tax exemption under Sec.80C of the IT Act till the statement of account is issued provided the payment instrument is encashed and the application and other documents are found to be in order.

Collection Centre's Receipt Date and Time

Cheque/DD is subject to realisation

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SAHARA ASSET MANAGEMENT COMPANY PRIVATE LIMITED Corporate Office : 97-98,9th Floor, Atlanta, Nariman Point, Mumbai-400 021. Tel : 022 22047197 / 98.

• Fax: (022) 22047199 Email: saharamutual@saharamutual.com

• Website: www.saharamutual.com

Registrar & Transfer Agent: KARVY COMPUTER SHARE PVT. LTD. (KARVY) (Unit : Sahara Mutual Fund)

#59, 'SKANDA', Puttanna Road, Basavangudi, Bengaluru - 560 004, Ph : 080 - 6745 3356

Toll Free No. : 18004254034/35 Email : service_smf@karvy.com Note: All future communication in connection with the application should be addressed to the Registrar at the address given in this form, quoting full name of sole/first applicant, the application serial number, the name of the scheme/option, amount invested, date and the place of the AMC/ Collection Centre where the application was lodged/submitted.



Scheme Related Disclosure

Sahara Banking and Financial Services Fund		Top Holding as on 31.05.2019	
Name of the Instrument	Industry	Market Value	% of NAV
1) Equity & Equity Related		(Rs. in Lakhs)	
(a) Listed/awaiting Listing on Stock Exchange			
HDFC BANK LTD	BANKS	111.40	22.30
ICICI BANK LTD	BANKS	96.90	19.40
AXIS BANK LIMITED	BANKS	54.90	10.99
STATE BANK OF INDIA	BANKS	52.85	10.58
RBL BANK LIMITED	BANKS	29.61	5.93
CITY UNION BANK LIMITED	BANKS	28.50	5.71
KOTAK MAHINDRA BANK LTD.	BANKS	27.75	5.56
THE FEDERAL BANK LIMITED	BANKS	23.62	4.73
INDUSIND BANK LIMITED	BANKS	17.66	3.54
MANAPPURAM FINANCE LIMITED	FINANCE	14.44	2.89

Portfolio Turnover Ratio:	0.13
Fund Manager :	Khozem Jabalpurwala
Tenor for which scheme managed by FM:	4 months
Website Link	www.saharamutual.com

SAHARA MUTUAL FUND INVESTOR SERVICE CENTRES

AHMEDABAD	: c/o Sahara India Financial Corporation Limited, 2nd Floor, Bank of India Building, Nr. Kameshwar Temple, Ankur Road, Naranpura, Ahmedabad – 380013	079-40072935
BENGULURU	: Sahara India, Region Office No.1, Church Street, Brigade Road, Bengaluru - 560 001	080-25327891
CHANDIGARH	: SCO No.1110-1111, 2nd Floor, Above LIC Office, Sector 22B, Chandigarh - 160 022.	0172-4636359
CHENNAI	: 67/2, Greams Road, Thousand Lights, Chennai- 600 006	044-43546336
GORAKHPUR	: II Floor, Sahara India Niketan, Cinema Road, Goleghar, Gorakhpur - 273 001.	0551-2201137
HYDERABAD	: Sahara Manzil, 2nd Floor, Opp. Secretariat, Basheerbagh, Hyderabad - 500 004.	040-66660904
KOLKATA	: Sahara India Sadan, 1st Floor, 2A Shakespeare Sarani, Kolkata - 700071	033 - 40032420
LUCKNOW	: Office No. 8, Ground Floor, Saran Chamber - 1, V Park Road. Lucknow - 226 001.	0522 – 4015702
MUMBAI	: 97-98, 9th Floor, Atlanta, Nariman Point, Mumbai - 400 021	022 - 22047197 / 98
NEW DELHI	: Sahara India, A-120, 3rd Floor, Main Vikas MArg, Shakarpur, New Delhi - 110092	8368893236
NOIDA	: C-1, Sahara India Complex, Sector 11, Noida - 201 301.	9816846554
PATNA	: C/o Sahara India Pariwar, Sahara India Vihar, Boring Road Chauraha, Boring Road. Patna - 800 001.	9693255280

REGISTRAR AND TRANSFER AGENT :

KARVY Computershare Private Limited (Unit: Sahara Mutual Fund)

#59, 'SKANDA", Puttanna Road, Basavangudi, Bengaluru - 560 004, Ph : 080 - 67453356

Toll Free No. : 18004254034/35 Email : service_smf@karvy.com

KARVY INVESTOR SERVICE CENTRES

Agra – 9369918603; Ahmedabad - 079-65445550; Ajmer - 0145-5120725; Allahabad – 9369918605; Ambala – 9315017301; Amritsar - 0183-5053802; Anand – 9662020623; Asansol - 0341-3266507; Aurangabad - 0240-2343414; Balasore - 06782-260503; Bangalore - 080-26600785; Bareilly – 9369918607; Baroda - 0265-6640870; Belgaum - 0831 2402544; Berhampur (Or) - 0680-2228106; Bhagalpur – 9386256100; Bharuch - 02642-225022; Bhavnagar - 0278-3004116; Bhilai - 0788-2295999; Bhilwara - 01482-246362; Bhopal - 0755-4092712; Bhubaneswar - 0674-2548981; Bokaro – 9204061959; Burdwan - 0342-2665140; Calicut - 0495-4022480; Chandigarh – 987666990; Chennai - 044-42028512; Cochin - 0484 – 4025059; Coimbatore - 0422 – 4388011; Cuttack - 0-9238102118; Darbhanga - 06272-220145; Dehradun – 9369918608; Dhanbad - 0326-6452027; Dharwad - 0836-2744207; Durgapur - 0343-6512111, Erode - 0424-4021212; Faridabad – 9310448851; Gaya - 0631-2220071; Ghaziabad – 9310448804, Gorakhpur – 9369918610; Guntur - 0863-2339094; Gurgaon – 9310448806; Guwahati – 8811036746; Gwalior – 9300004262; Hissar – 9315017303; Hubli - 0836-2252444; Hyderabad - 040-67406120; Indore - 0731-4266828; Jabalpur - 0761-3204376; Jaipur - 0141-4167714; Jalandhar - 0181-5094410; Jalgaon - 0257-2226761; Jammu - 0191- 2458820; Jamnagar - 0288-2558887; Jamshedpur - 0657-6655000; Jhansi – 9369918614; Jodhpur - 0291-6454590; Kanpur - 9369918615/6; Karaikudi - 04565-237192; Karur - 04324-241755; Kolhapur - 0231 2653656 ; Kolkata - 033-40611135/36; 033-24659263/9267, 24635432, 24669450, 24196462 ; Kota - 0744-5100964 ; Kottayam - 0481-2300868 ; Lucknow – 9369918600 ; Ludhiana - 0161-4648747 ; Madurai - 0452-2605856 ; Mangalore - 0824-2496289 ; Margoa - 0832-2731823 ; Meerut – 9369918619 ; Mehsana - 02762-242950 ; Moradabad – 9369918620 ; Mumbai - 022-66235353 ; Muzaffarpur – 9386256101 ; Mysore - 0821-2438006 ; Nagpur - 0712-2533040 ; Nasik - (0253) 6608999 ; Navsari - 02637-280367 ; New Delhi - 011-43681700 ; Noida - 9310448805 ; Panipat – 9315017304 ; Panjim - 0832-2426874/73 ; Patiala - 0175-5004349 ; Patna - 0612-6453098 ; Pondicherry - 0413 2220640 ; Pune - 020-6649670001 ; Raipur – 0788-2289499 ; Rajahmundry - 0883-2434468 ; Rajkot - 0281-6545888 ; Ranchi - 0651-2331320 ; Rohtak – 9315017305 ; Rourkela - 0661-2500005 ; Salem - 0427-4020300 ; Shillong - 0364 2506106 ; Shimla – 9318644501 ; Shimoga - 08182-228799 ; Silchar - 03842 261714 ; Siliguri - 0353-2526393 ; Surat - 0261-3042170 ; Tirunelveli - 0462 2335137; Tirupur - 0421-2214221; Trichur - 0487 6999987; Trichy - 0431-4020227; Trivandrum - 0471-2725728; Udaipur - 0294-2429370; Valsad - 02632-258481; Vapi – 9228012909; Varanasi – 9369918626; Vijayawada - 0866-2475126; Visakhapatnam - 0891-2714125.