

# KEY INFORMATION MEMORANDA CUM APPLICATION FORM



## PRAMERICA EQUITY FUND (An Open Ended Equity Scheme)

Offer for Units of ₹ 10 Per Unit for cash during the New fund Offer Period and at NAV based prices upon re-opening

**New Fund Offer Opens on : November 19, 2010**

**New Fund Offer Closes : December 3, 2010**

**Scheme Re-opens for continuous sale and repurchase on : December 13, 2010**

## PRAMERICA DYNAMIC FUND (An Open Ended Dynamic Asset Scheme)

Offer for Units of ₹ 10 Per Unit for cash during the New fund Offer Period and at NAV based prices upon re-opening

**New Fund Offer Opens on : November 19, 2010**

**New Fund Offer Closes : December 3, 2010**

**Scheme Re-opens for continuous sale and repurchase on : December 13, 2010**

### MUTUAL FUND:

**Pramerica Mutual Fund**

Registered Office: 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030. www.pramericaamf.com

### SPONSOR:

**Prudential Financial, Inc. (U. S. A.)\***

Registered Office: 751, Broad Street Newark, New Jersey 07102.

\*Prudential Financial, Inc. of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.

### TRUSTEE:

**Pramerica Trustees Private Limited.**

Registered Office: 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030.

### INVESTMENT MANAGER:

**Pramerica Asset Managers Private Limited.**

Registered Office: 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030.

### REGISTRAR:

**Karvy Computershare Private Limited  
Unit - Pramerica Mutual Fund**

Address: Karvy Plaza, Street No. 1, Banjara Hills, Hyderabad - 400 034.

### CUSTODIAN:

**Citibank N. A.**

Address: Trent House, 3rd Floor, G-60, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.

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

The particulars of the Schemes have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This KIM is dated October 21, 2010

Name of the Scheme	Pramerica Equity Fund			Pramerica Dynamic Fund		
<b>Investment Objective</b>	To achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt and money market Instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.			To achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt and money market Instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.		
<b>Asset Allocation Pattern of the scheme</b>	Under normal circumstances, it is anticipated that the asset allocation in the Scheme will be as follows:			Under normal circumstances, it is anticipated that the asset allocation in the Scheme will be as follows:		
	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		<b>Risk Profile (High/ Medium/ Low)</b>		
		<b>Maximum</b>	<b>Minimum</b>		<b>Maximum</b>	<b>Minimum</b>
	Equity and equity related instruments* (including equity derivatives)	100	65	High	100	30
	Debt and money market securities (including fixed income derivatives)	35	0	Low to Medium	70	0
	*At least 60% of the equity portfolio would be invested into Large-Cap Companies at all points in time. Large Cap companies for this purpose means the listed companies which comprise the top 75% of the total market capitalization of the National Stock Exchange (NSE). Presently, the scheme does not intend to invest in securitised debt.			The allocation between equities and debt under the Scheme shall be based on a Valuation Matrix viz., Pramerica Dynamic Asset Rebalancing Tool (Pramerica DART) developed and maintained by the AMC. (pl. see details of "Pramerica DART" given below under the section "Investment Strategy") Presently, the scheme does not intend to invest in securitised debt.		
	Subject to applicable regulatory guidelines, the Scheme may also invest in foreign securities. Under normal circumstances the Scheme shall not have an exposure of more than 25% of its net assets in foreign securities.			Subject to applicable regulatory guidelines, the Scheme may also invest in foreign securities. Under normal circumstances the Scheme shall not have an exposure of more than 25% of its net assets in foreign securities.		
	In terms of SEBI Circular ref. SEBI/IMD/CIR No 18 / 198647 /2010 dated March 15, 2010, the Mutual Fund /AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period.			In terms of SEBI Circular ref. SEBI/IMD/CIR No 18 / 198647 /2010 dated March 15, 2010, the Mutual Fund /AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period.		
	Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the Scheme in derivatives will be in line with SEBI Circular no. Cir/IMD/DF/11/2010 dated August 18, 2010.			Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the Scheme in derivatives will be in line with SEBI Circular no. Cir/IMD/DF/11/2010 dated August 18, 2010		
	<b>Change in Asset Allocation</b>			<b>Change in Asset Allocation</b>		
	Subject to the Regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unitholders, and meet the objective of the Scheme.			Subject to the Regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unitholders, and meet the objective of the Scheme.		
	Such changes in the asset allocation will be for short term and defensive considerations. In case of deviation, the portfolio would be rebalanced within one month from the date of such deviation. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed in Section II (F) 'Fundamental Attributes' of this SID.			Such changes in the asset allocation will be for short term and defensive considerations. In case of deviation, the portfolio would be rebalanced within one month from the date of such deviation. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed in Section II (F) 'Fundamental Attributes' of this SID.		
				Rationale for launching the Scheme, based on Pramerica DART:		
				Over the last few years, stock markets have witnessed significantly higher volatility in returns. Greed and fear factors have been primarily driving investor decisions, which is often irrational and has resulted in enormous erosion of wealth and investor confidence. This is because retail investors in India have generally invested in equities at the time of high market exuberance and exited during market panics. Consequently, investors tend to become averse to equities, even though equities are historically known to help create investor wealth over a longer period of time. In the above scenario, there is a strong need for an investment product which aims to moderate the impact of extreme volatility and would help investors to optimize the exposure to equities and debt at any point in time, in a disciplined manner thereby attempting to deliver equity comparable returns.		
				The Scheme is specifically targeted to investors who desire to predominantly participate in equities and expect relatively stable returns through active diversification between debt and equity asset classes in a disciplined manner.		

<p><b>Investment Strategy</b></p>	<p>The Scheme will actively manage a diversified portfolio of strong growth companies with sustainable business models. Since investing requires disciplined risk management, the AMC would incorporate safeguards seeking to control risks in the portfolio construction process. Risk is also expected to be reduced through diversification of the portfolio, which the AMC aims to achieve by spreading the investments over a range of industries, sectors and market capitalizations.</p> <p>Under normal market conditions, majority of the portfolio of the Scheme will be invested in equity and equity related securities; a smaller part of the portfolio of the Scheme will be invested in money market instruments and debt securities issued by corporates and/or State and Central Government. This component of the portfolio will provide the necessary liquidity to meet redemption needs and other liquidity requirements of the Scheme.</p> <p>Government securities may include Securities which are supported by the ability to borrow from the treasury or supported only by the sovereign guarantee or of the State Government or supported by GOI or any other State Government in some other way. The Scheme will invest only in those debt and money market securities that are rated investment grade by a domestic credit rating agency such as CRISIL, ICRA, CARE, FITCH etc. or in unrated money market securities which the Fund Manager believes to be of equivalent quality. In the case of unrated money market securities, the approval of the Board of Directors of the AMC and Trustee shall be obtained prior to investment.</p> <p>The securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated (subject to the rating or equivalency requirements discussed above) and of any maturity. Further, the securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placements, rights offers or through negotiated deals.</p> <p>The Investment Manager will select equity securities on a top-down and bottom-up, stock-by-stock basis, with consideration given to price-to-earnings, price-to-book, and price-to-sales ratios, as well as growth, margins, asset returns, and cash flows, amongst others. The Investment Manager will use a disciplined quantitative analysis of financial operating statistics. In selecting individual investment opportunities for the portfolio, the Investment Manager will conduct in-house research in order to identify various investment opportunities. The company-wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know-how and transparency in corporate governance.</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for complete details.</p>	<p>The Scheme will actively manage a diversified portfolio of strong growth companies with sustainable business models. Since investing requires disciplined risk management, the AMC would incorporate safeguards seeking to control risks in the portfolio construction process. Risk is also expected to be reduced through diversification of the portfolio, which the AMC aims to achieve by spreading the investments over a range of industries, sectors and market capitalizations.</p> <p>Under normal market conditions, the exposure to equity and equity related securities in the Scheme would range from 30% to 100% of the portfolio of the Scheme of which least 60% would be invested in equity and equity related instruments of Large-Cap Companies. Large Cap companies for this purpose means the listed companies which comprise the top 75% of the total market capitalization of the National Stock Exchange (NSE). The Scheme, at any given point in time, will not have more than 70 % of the portfolio invested in debt securities and money market securities and debt securities issued by corporates and/or State and Central Government.</p> <p>This component of the portfolio will provide the necessary liquidity to meet redemption needs and other liquidity requirements of the Scheme. Government securities may include Securities which are supported by the ability to borrow from the treasury or supported only by the sovereign guarantee or of the State Government or supported by GOI or any other State Government in some other way. The Scheme will invest only in those debt and money market securities that are rated investment grade by a domestic credit rating agency such as CRISIL, ICRA, CARE, FITCH etc. or in unrated money market securities which the Fund Manager believes to be of equivalent quality. In the case of unrated money market securities, the approval of the Board of Directors of the AMC and Trustee shall be obtained prior to investment.</p> <p>The securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated (subject to the rating or equivalency requirements discussed above) and of any maturity. Further, the securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placements, rights offers or through negotiated deals.</p> <p>The Investment Manager will select equity securities on a top-down and bottom-up, stock-by-stock basis, with consideration given to price-to-earnings, price-to-book, and price-to-sales ratios, as well as growth, margins, asset returns, and cash flows, amongst others. The Investment Manager will use a disciplined quantitative analysis of financial operating statistics. In selecting individual investment opportunities for the portfolio, the Investment Manager will conduct in-house research in order to identify various investment opportunities. The company-wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know-how and transparency in corporate governance.</p> <p>The allocation between equity and debt in the Scheme shall be determined based on "Pramerica DART" on a daily basis. Pramerica DART analyzes key lead indicators to evaluate the relative attractiveness of the equity markets at a particular point of time as explained in the paragraph below.</p> <p><b>Pramerica Dynamic Asset Rebalancing Tool (Pramerica DART):</b></p> <p>Pramerica DART is a proprietary multi-factor model that works on the philosophy of mean reversion. The theory of mean reversion suggests that prices and returns eventually move back towards the long-term average. Such an average can be the historical average of price or return. The model takes three broad parameters which drives asset prices, using historical data and is updated daily.</p> <p>These are (i) Fundamental, (ii) Liquidity and (iii) Volatility. These factors change on a daily basis and get updated in the Pramerica DART. The DART model assigns a valuation score, namely, PRAMERICA DART SCORE, that indicates whether equities are under-valued or over-valued at a particular point in time. Based on these scores, the model then calculates the optimum equity-debt mix. Since the data is updated daily, the rebalancing of the portfolio could occur on a daily basis.</p> <p><b>The following are the indicative weights of the above-mentioned factors:</b></p> <table border="1" data-bbox="1154 1419 1563 1550"> <thead> <tr> <th>Factor</th> <th>Weight</th> </tr> </thead> <tbody> <tr> <td>Fundamental</td> <td>50% - 70%</td> </tr> <tr> <td>Liquidity</td> <td>20% - 30%</td> </tr> <tr> <td>Volatility</td> <td>0% - 10%</td> </tr> </tbody> </table> <p><b>Note:</b></p> <p>(i) The underlying factors and parameters of the valuation matrix may change over time based on changing global macroeconomic environment.</p> <p>(ii) The weights of the factors are only indicative and are subject to change depending on the changes in global and macro environment.</p> <p>Stock markets movements are primarily driven by three broad factors, namely, Fundamental, Liquidity and Volatility.</p> <p><b>Fundamental Factors:</b> Fundamental factors play a very important role in how stock markets perform over the long term. Hence, this is the primary reason why fundamental factors have been ascribed maximum weight. These would include macro as well as micro variables such as GDP growth, inflation, and the overall interest rate environment prevalent in the economy. Micro factors would include corporate earnings and current valuation based on various valuation criteria.</p> <p><b>Liquidity factors:</b> In addition to fundamental factors, stock markets in the short to medium term are governed by liquidity, both domestic and international. These are determined by money supply in the system, relative currency valuation, global interest rates, external trade and sovereign risk.</p> <p><b>Volatility factors:</b> Often times stock markets tend to get extremely volatile, either due to fundamental or technical factors. These are determined by F&amp;O prices and volumes, Derivative risk premium/discount, put/call volume ratio etc.</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for complete details.</p>	Factor	Weight	Fundamental	50% - 70%	Liquidity	20% - 30%	Volatility	0% - 10%
Factor	Weight									
Fundamental	50% - 70%									
Liquidity	20% - 30%									
Volatility	0% - 10%									
<p><b>Risk Profile of the Scheme</b></p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Investment in Pramerica Equity Fund involves certain Scheme specific risk factors apart which are summarized below:</p> <p>The Scheme carries risk associated with investing in equities, fixed income securities, foreign securities derivatives, securitised debt, short selling and stock lending. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. The AMC may choose to invest in unlisted securities which may increase the risk of the portfolio.</p> <p>Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down.</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Investment in Pramerica Dynamic Fund involves certain Scheme specific risk factors apart which are summarized below:</p> <p>The Scheme carries risk associated with investing in equities, fixed income securities, foreign securities derivatives, securitised debt, short selling and stock lending. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. The AMC may choose to invest in unlisted securities which may increase the risk of the portfolio.</p> <p>Given that the Scheme would dynamically allocate the assets between equity and debt based on Pramerica DART, the valuation matrix developed and maintained by the AMC (described above), it is likely that the Scheme may underperform the relevant benchmark during certain periods. At times, there might be a lag in terms of implementation of change in the asset allocation during periods of extreme volatility. This can also have an impact on the intended performance of the Scheme. Pramerica DART is based on certain fundamental and quantitative factors. Hence, it is likely that the asset allocation provided by the model may not show the desired results. Any significant change in the global macroeconomic situation might render some of the fundamental and quantitative factors as irrelevant for some time. In addition, such change might require new factors to be incorporated in the valuation matrix.</p> <p>As per the current Income Tax laws, equity mutual funds are exempt from long term capital gains tax, provided that the equity allocation in the fund is 65% or more. Given that the equity allocation under the Scheme may fall below this threshold and upto 30% in extreme situation, it is possible that the equity allocation remains below 65 % over a prolonged period. In such a case the Scheme may be regarded as a debt oriented fund as per extant Income Tax laws and consequently may not enjoy the tax advantage available to an equity oriented fund and may be subject to tax as a debt oriented fund in that particular financial year. In such situation, a Unitholder who has redeemed the units during the respective financial year may end up paying long term capital gain tax as applicable to a debt fund and consequently would also not be able to derive any benefit STT paid at the time of redemption.</p> <p>Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down.</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>								

<b>Risk Mitigation Strategies</b>	<p>The Scheme will actively manage a diversified portfolio of strong growth companies with sustainable business models. Since investing requires disciplined risk management, the AMC would incorporate safeguards seeking to control risks in the portfolio construction process. Risk is also expected to be reduced through diversification of the portfolio, which the AMC aims to achieve by spreading the investments over a range of industries, sectors and market capitalizations.</p> <p>Interest rate risk is managed by determination of modified duration (which is the expression for change in portfolio value for a basis point change in interest rate) of the portfolio. Analysis of macro economic conditions is done to form a view on future direction of interest rates and to the portfolio accordingly. Credit risk is managed by an analysis of issuer (financial / operating performance) with the help of internal and external research. Liquidity risk is addressed by maintaining exposure to cash / cash equivalents and highly liquid instruments as considered appropriate. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from the Board of Directors of AMC/TRUSTEE Company.</p>		<p>The Scheme will actively manage a diversified portfolio of strong growth companies with sustainable business models. Since investing requires disciplined risk management, the AMC would incorporate safeguards seeking to control risks in the portfolio construction process. Risk is also expected to be reduced through diversification of the portfolio, which the AMC aims to achieve by spreading the investments over a range of industries, sectors and market capitalizations.</p> <p>Interest rate risk is managed by determination of modified duration (which is the expression for change in portfolio value for a basis point change in interest rate) of the portfolio. Analysis of macro economic conditions is done to form a view on future direction of interest rates and to the portfolio accordingly. Credit risk is managed by an analysis of issuer (financial / operating performance) with the help of internal and external research. Liquidity risk is addressed by maintaining exposure to cash / cash equivalents and highly liquid instruments as considered appropriate. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from the Board of Directors of AMC/TRUSTEE Company.</p>	
<b>Plans and Options</b>	<p>The Schemes have two options, viz., :</p> <ol style="list-style-type: none"> <li>Growth Option.</li> <li>Dividend Option,</li> </ol> <p>Dividend Option consists of:</p> <ol style="list-style-type: none"> <li>Dividend Payout Facility</li> <li>Dividend Re-investment Facility</li> </ol> <p><b>Note:</b> If the dividend amount payable under the Dividend Payout Facility is ₹ 250 or less, then the dividend amount would be compulsorily reinvested in the Dividend Option of the Scheme.</p>			
<b>Applicable NAV (after the schemes open for repurchase and sale)</b>			<b>Cut off time</b>	<b>Applicable NAV</b>
	Where a valid application is received on any Business Day at the official points of acceptance of transaction along with a local cheque or a demand draft payable at par at the place of submission of the application		Upto 3.00 p.m.	the closing NAV of the same business day
	Valid Redemption applications received		After 3.00 p.m.	the closing NAV of the next business day
			Upto 3.00 p.m.	the closing NAV of the same business day
			After 3.00 p.m.	the closing NAV of the next business day
<b>Minimum Application Amount/ Number of Units</b>	<b>Initial investment under a folio</b>	<b>For subsequent investments (i.e., Addl. purchase) a under an existing folio</b>	<b>Repurchase</b>	
	Minimum of ₹ 5,000/- and in multiples of ₹1/- thereafter.	Minimum of ₹ 500/- and in multiples of ₹ 1/-thereafter	₹ 500 /- or 50 Units in respect of each Option or account balance whichever is lower	
<b>Despatch of Repurchase (Redemption) Proceeds</b>	Within 10 Business Days of the receipt of the redemption request at the designated Investor Service Center of Pramerica Mutual Fund.			
<b>Benchmark Index</b>	S&P CNX Nifty	A Hybrid benchmark with 50% weight to the Nifty and the balance 50% weight assigned to CRISIL MIP Index.		
<b>Dividend Policy</b>	The Trustee will endeavor to declare dividend subject to availability of distributable surplus calculated in accordance with the Regulations. It must be clearly understood that there is neither any assurance to the Unitholders that the Dividend will be paid regularly, nor any assurance as to the rate of Dividend. On payment of dividend, the NAV of the units under Dividend option will fall to the extent of the dividend payout and Dividend Distribution Tax u/s. 115R of the Income Tax Act, 1961 and applicable statutory levies, if any.			
<b>Name of the Fund Manager</b>	Mr. Ravi Gopalakrishnan and Mr. Mahendra Jajoo			
<b>Name of the Trustee Company</b>	Pramerica Trustees Private Limited			
<b>Performance of the scheme</b>	The Scheme does not have any performance track record		The Scheme does not have any performance track record	
<b>Expenses of the Schemes</b>	<p>(i) <b>Load Structure</b>  New Fund Offer Period and Continuous Offer  Entry load : Nil*  Exit load:  <ul style="list-style-type: none"> <li>If the Units are Redeemed / Switched-out within 365 days of allotment : 1%</li> <li>If the Units are Redeemed / Switched-out after 365 days of allotment : Nil</li> </ul> *SEBI vide its circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has decided that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.</p>			
	(ii) <b>Recurring expenses</b>			
	First Rs. 100 crores of the average weekly net assets :	2.50%	Actual expenses for the previous financial year - Not Applicable being a new scheme	
	Next Rs. 300 crores of the average weekly net assets :	2.25%		
	Next Rs. 300 crores of the average weekly net assets :	2.00%		
	Balance	1.75%		
<b>Waiver of Load for Direct Applications</b>	In terms of SEBI circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 there shall be no Entry Load for all mutual fund schemes.			
<b>Tax treatment for the Investors (Unitholders)</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.			
<b>Daily Net Asset Value (NAV) Publication</b>	NAV of the Schemes will be calculated and disclosed at the close of every Business Day to the Press, News Agencies and Association of Mutual Funds in India (AMFI). NAVs can also be viewed on the websites of AMC (www.pramericaamf.com) and AMFI (www.amfiindia.com).			
<b>For Investor Grievances please contact</b>	<b>Name and Address of Registrar</b>	<b>Name, address, telephone number, fax number, e-mail i.d. of Pramerica Mutual Fund</b>		
	Karvy Computershare Private Limited Unit - Pramerica Mutual Fund Address: Karvy Plaza, Street No. 1, Banjara Hills, Hyderabad - 400 034. Email id : customercare@pramericaamf.com	Mr. V. Robinson Francis, Investor Relations Officer Pramerica Asset Managers Pvt. Ltd. 2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030. Tel: 91 22 6159 3000 Email Id: customercare@pramericaamf.com		
<b>Unitholders' Information</b>	<p><b>Accounts Statements:</b>  An account statement mentioning the number of Units allotted will be sent by ordinary post / courier / email to each Unitholder not later than 5 business days from the close of the NFO Period.  During the Ongoing Offer, the Account Statement reflecting the Purchase / Redemption / Switch of Units shall be dispatched to the Unit holder within 10 Business Days from the date of such transactions. Further, for SIP/STP/SWP the Account Statement shall be dispatched within 10 business days from the end of quarter/initial investment.  Annual Account Statement: The Mutual Fund shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement. The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.  Annual Financial Results: The Scheme annual report or an abridged summary thereof shall be mailed (e-mailed, where e-mail id is provided unless otherwise required) to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year) and full annual report shall be available for inspection at the Head Office of Pramerica Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the AMC (www.pramericaamf.com) and Association of Mutual Funds in India (www.amfiindia.com).</p>			

<b>Unitholders' Information (Contd.)</b>	<p>Half yearly portfolio to the investors: The Mutual Fund/ AMC shall publish a complete statement of the Scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one national English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located. The Mutual Fund may choose to send the Scheme portfolio to all Unit holders in lieu of the advertisement (if applicable) or as may be stipulated under the Regulations.</p> <p>Note: The Mutual Fund will offer ASBA facility during the NFO of the respective Series as and when Stock Exchange(s), Self Certified Syndicate Bank(s) and other participants are ready with system to provide this facility and in any case on or after October 1, 2010.</p> <p>ASBA is an application containing an authorization given by the investor to block the application money in his specified bank account towards the subscription of Units offered during NFO of Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/ her application is selected for allotment of Units.</p> <p>Please refer to the SAI for more details</p>																																											
<b>Comparison with the existing schemes, number of folios and Assets under Management (AUM)</b>	Not Applicable, as Pramerica Equity Fund is the first equity oriented Scheme being launched by Pramerica Mutual Fund.	Pramerica Dynamic Fund is an Open Ended Dynamic Asset Scheme that invests at least 30% in equity and equity related instruments. The following table shows the product differentiation of the Scheme with the Pramerica Equity Fund, an open ended equity scheme of Pramerica Mutual Fund (which is being launched)																																										
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Date : October 21, 2010

N.B. Data and information shall be up-to-date but in no case older than 30 days from the date of KIM

## Karvy Computershare Private Limited (During New Fund Offer and Ongoing Offer)

**Agra** : Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra -282002 (U.P). • **Ahmedabad** : 201, Shail Building, Opp : Madhusudhan House Nr. Navrangpura Telephone Exchange; Navrangpura Ahmedabad - 380 006. • **Ajmer** : 1-2, II Floor Ajmer Tower, Kutchary Road Ajmer - 305 001. • **Aligarh** : 1st Floor, Kumar Plaza, Aligarh - 202001; (Uttar Pradesh). • **Allahabad** : RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. • **Alwar** : 101, Saurabh Towers Road No # 2, Bhagat Singh Circle Alwar - 301001. • **Amritsar** : 72-A, Taylor's Road Aga Heritage Gandhi Ground Amritsar - 143 001. • **Anand** : F-6, Chitrangana Complex Opp: Motikaka Chawl; V V Nagar Anand - 388 001. • **Ananthapur** : # 15-149, 1st Floor, S.R.Towers, Opp: Lalithakala Parishat; Subash Road Anantapur - 515 001. • **Asansol** : Hotal Askok, 2nd Floor 18, G T Road, Asansol - 713 301. • **Aurangabad** : Shop No : 214/215 Tapadiya City Centre ; Nirala Bazar Aurangabad - 431 001. • **Bengaluru** : No : 51/25, 1 St Floor Surya Building Ratna Avenue, Richmond Road Bangalore - 560 025. • **Bareilly** : 1st Floor, 165, Civil Lines, Opp.Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001. • **Baroda** : Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390007; (Gujarat). • **Belgaum** : Fk-1, Ambedkar Road, Opp Civil Hospital Belgaum - 590001. • **Bellary** : No.1 Khb Colony, Gandhinagar, Bellary - 583101. • **Bharuch** : Ground Floor, Office No-6, Aditya Complex Opp.Kasak Temple Bharuch - 392 001. • **Bhavnagar** : Surabhi Mall 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364001. • **Bhilwara** : 27-28, 1st Floor, Hira-Panna Complex Pur Road, Bhilwara - 311001. • **Bhopal** : Kay Kay Busniss Centre 133 Zone I M P Nagar Bhopal - 462021. • **Bhubaneswar** : Plot No-104/105(P), Jaydev Vihar Besides Hotel Pal Heights Bhubaneswar-751013. (Orissa). • **Bikaner** : 2nd Floor, Plot No 70 & 71 Panchshati Circle, Sardul Gunj Scheme Bikaner - 334003. • **Bokaro** : B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004 (Jharkhand). • **Chandigarh** : Sco-371-372; First Floor; Above HDFC Bank; Sector 35B Chandigarh - 160 022. • **Chennai** : Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. • **Cochin** : Room no 2, II nd Floor Jewel Arcade, (Above Oriental Insurance Ltd.) Layam Road Cochin - 682 011. • **Coimbatore** : 29/1, 1st Floor, Chinthamani Nagar Opp To Indian Overseas Bank Nsr Road, Saibaba Colony Coimbatore - 641011. • **Davangere** : # 15/9, Sobagu Complex, 1st Floor, 2nd Main Road, P J Extension, Davangere : 577002. • **Dehradun** : Kaulagarh Road, Near Sirmaur Marg Above Reliance Webworld Dehradun - 248 001. • **Dharwad** : G7 & 8, Sri Banashankari Avenue Ramnagar, Opp Nttfbb Road Dharwad - 580 001. • **Durgapur** : Old Dutta Automobiles Building 1st Floor, Nachan Road, Benachity Durgapur - 713 213. • **Faridabad** : A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001. • **Gandhidham** : Office No 14, First Floor "Komal Complex", Plot No 305 Sector 12B, Nr. Shivaji Park, Gandhidham - 370 201. • **Ghaziabad** : 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201 001. • **Gorakhpur** : Above V.I.P House Ajdacent A. D. Girls Inter College, Bank Road Gorakpur - 273 001. • **Gulbarga** : No 23 Sri Giri Nilaya, Sharan Nagar, Tank Bund Road, Gulbarga : 585103. • **Guntur** : Door No : 6- 10-18, Sai House, 10/1, Arundelpet, Guntur - 522 002. • **Gurgaon** : Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. • **Guwahati** : 54 Sagarika Bhawan R G Baruah Road, (AIDC Bus Stop) Guwahati 781024. • **Haridwar** : 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More Haridwar-249 401. • **Hassan** : St. Anthony's Complex Ground Floor; H N Pura Road Hassan - 573201. • **Hubli** : 8 & 9, Upper Ground Floor, C Block, Akshaya Park, Gokul Road Hubli - 580030. • **Hyderabad** : 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. • **Indore** : G-7, ROYAL RATAN BUILDING M. G. ROAD, Opp. Kotak Mahindra Bank, Indore - 452010. • **Jaipur** : S-16 A, 3rd Floor Land Mark, Opposite Jaipur Club Mahavir Marg, C-Scheme Jaipur - 302 001. • **Jabalpur** : 43, Naya Bazar, Opposite Shyam Talkies Jabalpur (M.P) 482 001. • **Jalandhar** : Lower Ground Floor Office No : 3, Arora Prime Tower, Plot No : 28, G T Road Jalandhar - 144 004. • **Jammu** : 29 D/C, Near Service Selection Commission Office Gandhi Nagar Jammu - 180004. • **Jamnagar** : 108 Madhav Plaza Opp SBI Bank, Near Lal Bangalow Jamnagar - 361001. • **Jamshedpur** : Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons 3-S B Shop Area, (Near Traffic Signal) Main Road, Bistupur, Jamshedpur - 831 001. • **Jodhpur** : 203, Modi Arcade; Chupasni Road Jodhpur - 342 001. • **Junagadh** : 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh Gujarat - 362001. • **Kanpur** : 15/46, Opp: Muir Mills, Civil Lines, Kanpur - 208001. • **Kolhapur** : 610 K Vardhaman Chambers 2nd Lane Shahupuri, Kolhapur - 416001. • **Kolkata** : 16 Jatin Bagchi Road Kolkata - 700 029. • **Kota** : H.No. 29, First Floor, Near Lala Lajpat Rai Circle Shopping Centre, Kota, Rajasthan - 324007. • **Kurnool** : Shop No.43, 1st Floor S V Complex, Railway Station Road Kurnool - 518 004. • **Lucknow** : Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001. • **Ludhiana** : Sco-3, Bawa Building, Feroze Gandhi Market Ludhiana - 141001. • **Madurai** : Rakesh Towers, 30-C, Bye Pass Road 1st Floor, Opp Nagappa Motors, Madurai - 625010. • **Mangalore** : Ground Floor, Mahendra Arcade Kodial Bail Mangalore - 575 003. • **Margao** : 2Nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa-403601. • **Meerut** : 1st Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road Meerut - 250 002. • **Mehsana** : Ul-47, Appolo Enclave; Opp Simandhar Temple Modhera Char Rasta; Highway Mehsana - 384002. • **Moradabad** : Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. • **Mumbai** : DAS Chambers, Ground Floor, Opp. BSE & next to Corporation Bank, Dalal Street, Fort, Fort Mumbai - 400 023. • **Mysore** : L - 350, Silver Tower, Clock Tower, Ashoka Road Mysore - 570 001. • **Nadiad** : 105 Gf City Point, Near Paras Cinema Nadiad - 387001. • **Nagpur** : 1st Floor, Sadoday Arcade WHC Road, Above Top N Town, Dharampeth Nagpur - 440 001. • **Nasik** : S-12, Second Floor, Suyojit Sankul, Sharanpur Road Nasik - 422 002. • **Navsari** : 1st Floor, Chinmay Arcade Opp. Sattapir, Tower Road, Navsari - 396 445. • **New Delhi** : 2E/23, Jhandewalan Extn New Delhi - 110055. • **Nellore** : 16/112, Pogathota Nellore - 524001. • **Noida** : 307 Jaipuria Plaza; D 68 A, 2nd Floor Opp. Delhi Public School, Sector 26 Noida - 201301. • **Panipat** : 1st Floor, Krishna Tower, Near Hdfc Bank, Opp. Railway Road, G T Road, Panipat - 132103. • **Panjim** : City Business Centre, Coelho Pereira Building Room Nos. 18, 19 & 20 Dada Vaidya Road Panjim - 403001. • **Patna** : 3A, 3rd floor, Anand tower Beside chankya cinema hall; Exhibition road Patna - 800001. • **Pondicherry** : First Floor No.7, Thiayagaraja Street Pondicherry - 605 001. • **Porbandar** : 3rd Floor, R D complex, Opp. Sahyog Hospital, M G Road, Porbandar - 360575. • **Pune** : Srinath Plaza, C Wing, Office No. 58 And 59, 3rd Floor, Dyaneshwar Paduka Chowk, Suryy No. 184/4, F C Road, Pune - 411004. • **Rajahmundry** : Dr. No; 6-1-4, first floor Rangachary street, Tnagar Rajahmundry - 533101. • **Rajkot** : 104, Siddhi Vinayak Complex Dr Yagnik Road, Opp Ramkrishna Ashram Rajkot - 360 001. • **Ranchi** : Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road Ranchi - 834 001. • **Shimla** : Triveni Building By Pas Chowk; Khallini Shimla - 171 002. • **Shimoga** : Uday Ravi Complex, LLR Road Durgi Gudi Shimoga - 577201. • **Siliguri** : Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. • **Surat** : G-6 Empire State Building, Near Parag House, Udhna Darwaja Ring Road Surat - 395002. • **Srikakulam** : 4-1-28/1, Venkateshwara Colony Day & Night Junction, Srikakulam - 532001. • **Tirupathi** : # 330, Tilak Road, Near Four Pillar Mandapam, Tirupati - 517501. • **Trichy** : Sri Krishna Arcade 1st Floor; 60 Thennur High Road Trichy - 620 017. • **Trivandrum** : 2Nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam Trivandrum - 695 010. • **Udaipur** : 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001. • **Valsad** : Shop No 2, Phiroza Corner Opp. Next Showroom; Tiithal Road Valsad - 396001. • **Vapi** : Shop No 5, Phikhaji Residency Opp. DCB Bank, Vapi Silvassa Road Vapi - 396195. • **Varanasi** : D-64/132, KA 1st Floor, Anant Complex, Sigra, Varanasi - 221 010. • **Vijayawada** : 39-10-7 Opp : Municipal Water Tank Labbipet Vijayawada - 520 010. • **Visakhapatnam** : 47-14-5/1 Eswar Paradise Dwaraka Nagar, Main Road Visakhapatnam - 530 016. • **Warangal** : 5-6-95, 1st Floor, Opp: B. ED Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 500601.

## List of Branches

- Ahmedabad** : First Floor, Zodiac Avenue, Opp Mayor's Bungalow, Law Garden Road, Ellis Bridge, Ahmedabad - 380006.
- Bengaluru** : Unit No.806, 8th Floor, Prestige Meridian - I, 29 M.G. Road, Bengaluru - 560001.
- Chennai** : Unit No 205, 2nd Floor, Prince Towers, 25/26 College Road, Chennai - 600034.
- Hyderabad** : Unit No 305, 3rd floor, Ashok Scintilla, H No 3-6-520, Himayatnagar, Hyderabad - 500029.
- Kolkata** : Om Towers, 10th Floor, Unit No 1008, 32 Chowringhee Road, Kolkata - 700071.
- Mumbai** : 2nd Floor, Nirlon House, Dr. A.B. Road, Worli, Mumbai - 400030.
- New Delhi** : Flat No 1104, 11th Floor, Surya Kiran Building, 19, Kasturba Gandhi Marg, New Delhi - 110001.
- Pune** : Office No. A-1, Ground floor, Deccan Chambers, C.T.S.No.33/40, Opposite Janata Sahakari Bank, Erandwana, Karve Road, Pune - 411004.