

KEY INFORMATION MEMORANDUM & COMMON APPLICATION FORM



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 Offer Document available free of cost at any of the Investor Service Centres or distributors or from the website www.lotusindiaamc.com.

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

This KIM is dated April 24, 2007

SPONSOR

Alexandra Fund Management Pte Ltd
Regd. Off.: 60B Orchard Road, #06-18 Tower 2,
The Atrium@Orchard, Singapore 238 891.

TRUSTEE

Lotus India Trustee Co. Pvt. Ltd.
Regd. Off.: 6th Floor, Chandermukhi,
Nariman Point, Mumbai 400 021.

MUTUAL FUND

Lotus India Mutual Fund
Regd. Off.: 6th Floor, Chandermukhi,
Nariman Point, Mumbai 400 021.

INVESTMENT MANAGER

Lotus India Asset Management Co. Pvt. Ltd.
(A Joint Venture between Fullerton Fund Management
Group and Sabre Capital Worldwide)
Regd. Off.: 6th Floor, Chandermukhi,
Nariman Point, Mumbai 400 021.
www.lotusindiaamc.com

	Lotus India Tax Plan					Lotus India Contra Fund				
Type of Scheme	An Open-Ended Equity Linked Savings Scheme					An Open-Ended Equity Scheme				
Investment Objective	The investment objective of the Scheme is to generate long term capital growth from a diversified portfolio of predominantly equity and equity-related securities.					The investment objective of the Scheme is to generate capital appreciation through investment in equity and equity related instruments. The Scheme will seek to generate capital appreciation through means of contrarian investing. Contrarian investing involves picking 'neglected stocks' with strong asset values as well as focusing on high potential under owned sectors. The aim is to have a first mover advantage by investing into out of favour sectors/stocks thus increasing out-performance prospects. This can be done by monitoring stock/sector ownership and relating it to the fundamentals of the sector with an objective to get out of over-owned stocks and get into under-owned ones.				
Asset Allocation Pattern	Instrument		% to the Portfolio			Instrument		% to the Portfolio		
	Equity and Equity related instruments		80-100%			Equity and Equity related instruments		65-100%		
	Money Market instruments		0-20%			Debt & Money Market instruments*		0-35%		
	Index Futures , Stock Futures & Options - Not exceeding 50% of the Net assets subject to the limits as specified by SEBI, from time to time.					* Debt securities shall include securitized debts (excluding foreign securitized debt) upto 100% of the debt component. Index Futures, Stock Futures and options - not exceeding 50% of the Net Assets subject to the limits as specified by SEBI, from time to time.				
Plan & Options	<ul style="list-style-type: none"> ● Growth Option ● Dividend Option <ul style="list-style-type: none"> - Dividend Payout - Dividend Re-investment 					<ul style="list-style-type: none"> ● Growth Option ● Dividend Option <ul style="list-style-type: none"> - Dividend Payout - Dividend Re-investment 				
Default option	If the investor does not clearly specify the choice of option at the time of investing, it will be treated as Growth Option. If the investor does not clearly specify the choice of Payout or Re-investment within the Dividend Option it will be treated as Payout facility.					If the investor does not clearly specify the choice of option at the time of investing, it will be treated as Growth Option. If the investor does not clearly specify the choice of Payout or Re-investment within the Dividend Option it will be treated as Re-investment facility.				
SIP	Available (refer Terms & Conditions on page 18)					Available (refer Terms & Conditions on page 18)				
Switch Facility	Available. Switch out is available only after lock in period of 3 year from the date of allotment					Available				
Minimum Application Amount	Fresh Purchase	Additional Purchase		Redemption		Fresh Purchase	Additional Purchase		Redemption	
	Rs. 500/- per application & in multiples of Rs. 500/- thereafter			Rs. 500/- or 50 units*		Rs. 5,000/- per application & multiples of Re. 1/- thereafter	Rs. 1,000 per application & in multiples of Re. 1		Rs. 1,000/- or 100 in units	
	# Redemption of units under the scheme can be made only after 3 years lock-in period from the date of allotment of the units proposed to be redeemed.									
Benchmark Index	BSE 100					BSE 500				
Name of the Fund Manager	Mr. Tridib Pathak & Mr. Sanjay Kumar Chhabaria					Mr. Tridib Pathak				
Performance of the Scheme	Performance as on 30th March 2007*					Performance as on 30th March 2007*				
	Performance		Since Inception (Absolute)			Performance of Similar Scheme		Since Inception (Absolute)		
	Lotus India Tax Plan - Growth		-9.40%			Lotus India Tax Plan - Growth		-9.40%		
	BSE 100		-5.66%			BSE 100		-5.66%		
	Past performance may or may not be sustained in future. Compounded annualized returns have not been shown as the above scheme has not completed one year since launch/allotment. For this purpose, inception date is deemed to be date of allotment. Date of allotment of Lotus India Tax Plan is 29th December 2006. *31st March 2007 being a non business day.					Past performance may or may not be sustained in future. Compounded annualized returns have not been shown as the above scheme has not completed one year since launch/allotment. For this purpose, inception date is deemed to be date of allotment. Date of allotment of Lotus India Tax Plan is 29th December 2006. Date of allotment of Lotus India Contra Fund is 11th April 2007. *31st March 2007 being a non business day.				
Estimated Recurring Expenses	Average daily net assets	First 100 Crs	Next 300 Crs	Next 300 Crs	Balance Asset	Average daily net assets	First 100 Crs	Next 300 Crs	Next 300 Crs	Balance Asset
	Maximum, as a % of Average daily net assets	2.50%	2.25%	2.00%	1.75%	Maximum, as a % of Average daily net assets	2.50%	2.25%	2.00%	1.75%
	Actual expenses (unaudited) for the previous financial year: 2.42%									
Load Structure	Entry Load: 2.50%					Entry Load:				
	Exit Load: Nil					Where purchase amount is less than Rs. 5 Crores				
						2.25%				
						Where purchase amount is equal to or greater than Rs. 5 Crores				
						Nil				
						Where Units are allotted upon reinvestment of Dividends				
						Nil				
						Where the investor is a Fund-of-Funds, as defined under SEBI Regulations, 1996				
					Nil					
					Exit Load:					
					If redeemed on or before the expiry of 6 months from the date of allotment					
					1.00%					
					If redeemed after 6 months and on or before the expiry of 1 year from the date of allotment					
					0.60%					
					If redeemed after the expiry of 1 year from the date of allotment					
					Nil					
					For redemption, where the initial purchase is equal to or greater than Rs. 5 Crores					
					Nil					
					A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption.					

	Lotus India Arbitrage Fund					Lotus India Short Term Plan				
Type of Scheme	An Equity Oriented Interval Scheme					An Open - Ended Income Scheme				
Investment Objective	The primary investment objective of the scheme is to generate income through arbitrage opportunities emerging out of mis-pricing between the cash market and the derivatives market and through deployment of surplus cash in fixed income instruments.					The investment objective of the Scheme is to seek to generate steady returns with a moderate risk for investors by investing in a portfolio of short-medium term debt and money market instruments.				
Asset Allocation Pattern	Instrument		% to the Portfolio			Instrument		% to the Portfolio		
	Equity and Equity related instruments		65-80%			Money Market & Debt* instruments with maturity/average maturity upto 18 months**		50-100%		
	Equity Derivatives including stock futures and stock options #		65-80%			Debt instruments with maturity / average maturity greater than 18 months**		0-50%		
	Money market instruments/Debt instruments** and Fixed Income Derivatives		20-35%			* Includes Securitized Debt (excluding foreign securitised debt) up to 50% of the net assets. Investment in fixed income derivatives - 50% of the Net Assets of the Scheme. ** Including floating rate instruments which may have a maturity of more than one year but where coupon reset happens at least once a year. Floating rate debt securities will also include fixed rate debt securities swapped for floating rate returns by using derivatives as described in the offer document of the scheme.				
	** including securitized debt upto a maximum of 30% of net assets of this scheme * The exposure to derivative shown in the above asset allocation tables is the exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives securities would be reckoned for the purposes of the specified limits, the margin money deployed on these positions would be included in the Money Market category. The maximum fixed income derivative position will not exceed 35% of the portfolio. (i.e. net assets including cash)									
Plan & Options	<ul style="list-style-type: none"> ● Growth Option ● Dividend Option <ul style="list-style-type: none"> - Dividend Payout - Dividend Re-investment 					Plan	Options	Sub-options	Dividend Frequency	
						Retail Plan	Dividend	Reinvestment	Weekly	
							Payout	-	Monthly	
						Institutional Plan	Dividend	Reinvestment	Daily	
Payout	-	Weekly								
Default option	If the investor does not clearly specify the choice of option at the time of investing, it will be treated as a Growth option. If the investor does not clearly specify the choice of Payout or Reinvestment facilities within the Dividend option, it will be treated as a Re-investment facility.					If the investor does not clearly specify the choice of plan/option at the time of investing, it will be treated as a Growth option for the Retail plan and for Institutional plan default option shall be Dividend Re-investment-Weekly.				
	Minimum Application Amount	Fresh Purchase		Additional Purchase		Redemption⁵	Plan	Fresh Purchase	Additional	Redemption
Rs. 5,000/- per application & multiples of Re. 1/- thereafter		Rs. 1,000 per application & in multiples of Re. 1		Rs. 1,000/- or 100 in units	Retail	Rs. 10,000/- and in multiples of Re. 1/-	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 5,000/-		
5Redemption /switchout allowed during interval period at NAV based prices.					Institutional	Rs. 1 crore and in multiples of Re. 1/-	Rs. 1 lakh and in multiples of Re. 1/-	Rs. 5,000/-		
Benchmark Index	CRISIL Liquid Fund Index					CRISIL-Short Term Bond Index				
Dividend Frequency & Record dates	Refer to Dividend Policy on Page No. 5					Dividend Frequency	Record Date	Facilities Available		
						Daily	Every Day	Reinvestment only		
						Weekly	Every Sunday	Reinvestment only		
						Monthly	Previous day to last business day of the month	Reinvestment & Payout		
Name of the Fund Manager	Mr. Sailesh Jain					Mr. Umesh Sharma				
Performance of the Scheme	Not applicable. Lotus India Arbitrage Fund is the first Arbitrage Fund launched by Lotus India Mutual Fund and there are no similar schemes launched by Lotus India Mutual Fund in the past.					Performance as on 30th March 2007*				
						Performance				Since Inception (Absolute)
						Lotus India Short Term Plan-Retail Growth				0.23%
						Lotus India Short Term Plan-Institutional Growth				0.23%
						Crisil Short Term Bond Fund Index				0.10%
						Performance of Similar Scheme				
						Lotus India Liquid Plus Fund-Retail Growth				1.54%
						Lotus India Liquid Plus Fund-Institutional Growth				1.66%
						Crisil Liquid Fund Index				1.35%
						Past performance may or may not be sustained in future. Compounded annualized returns have not been shown as the above scheme has not completed one year since launch/allotment. For this purpose, inception date is deemed to be date of allotment. Date of allotment of Lotus India Short Term Plan is 24th March 2007. Date of allotment of Lotus India Liquid Plus Fund is 18th Jan 2007. *31st March 2007 being a non business day.				
Estimated Recurring Expenses	Average daily net assets	First 100 Crs	Next 300 Crs	Next 300 Crs	Balance Asset	Average daily net assets	First 100 Crs	Next 300 Crs	Next 300 Crs	Balance Asset
	Maximum, as a % of Average daily net assets	2.50%	2.25%	2.00%	1.75%	Maximum, as a % of Average daily net assets	2.25%	2.00%	1.75%	1.50%
	Actual expenses (unaudited) for the previous financial year : 0.61%									
Load Structure	Entry Load: Nil					Entry Load : Nil				
	Exit Load:					Exit Load : Nil				
	Investment Amount upto and including Rs. 2 Crores, if redeemed/switched-out within 180 days from the date of allotment				2.00 %					
	Investment amount above Rs. 2 Crores, if redeemed/switched out within 90 days.				0.50%					

KEY SCHEME FEATURES

	Lotus India Liquid Fund			Lotus India Liquid Plus Fund						
Type of Scheme	An Open - Ended Liquid Scheme			An Open - Ended Debt Scheme						
Investment Objective	The investment objective of the scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities.			The investment objective is to provide liquidity and optimal returns to the investor by investing primarily in a mix of short term debt and money market instruments which results in a portfolio having marginally higher maturity and moderately higher credit risk as compared to a liquid fund at the same time maintaining a balance between safety and liquidity.						
Asset Allocation Pattern	Instrument	% to the Portfolio		Instrument	% to the Portfolio					
	Money Market Instruments (Including cash and reverse repo and debt instruments with residual maturity less than 183 days).	Up to 100%		Money Market & Debt instruments with maturity / average maturity / interest rate reset not greater than 1 year *	0-100 %					
	Debt Instruments (including floating rate debt instruments* with residual maturity greater than 182 days)	Up to 50%		Debt instruments with maturity greater than 1 year*	0-50 %					
	Securitized Debt Instruments	Up to 30%		* Includes Securitized Debt cumulative up to 30% of the net assets. Investment in Derivatives - Upto 50% of the Net assets of the Scheme						
Investments in Foreign Debt Instruments - Upto 35% of the Net asset of the Scheme Investment in Derivatives – Upto 50% of the Net assets of the Scheme * Floating rate debt instruments are debt instruments issued by Central / State governments, Corporates, PSUs, etc. with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, quarterly, half yearly, and annually or any other periodicity that may be mutually agreed between the issuer and the Fund.										
Plan & Options	Plan	Options	Dividend frequency	Plan	Options	Dividend frequency				
	Retail	Dividend Reinvestment	Weekly	Retail	Dividend Reinvestment	Daily, Weekly & Monthly				
		Growth	-		Growth	-				
	Institutional	Dividend Reinvestment	Daily, Weekly & Monthly	Institutional	Dividend Reinvestment	Daily, Weekly & Monthly				
		Growth	-		Dividend Payout	Monthly				
	Institutional Plus	Dividend Reinvestment	Daily, Weekly & Monthly	Institutional Plus	Growth	-				
Dividend Payout		Monthly	Bonus		-					
Institutional Plus	Growth	-								
Default option	If the investor does not clearly specify the choice of plan/option at the time of investing, it will be treated as a Growth option for the Retail plan and for Institutional and Institutional Plus the default options shall be Dividend Re-investment-Weekly.			If the investor does not clearly specify the choice of plan/option at the time of investing, it will be treated as a Growth option for the Retail plan and for Institutional Plan the default options shall be Dividend Re-investment-Weekly.						
Minimum Application Amount	Plan	Fresh Purchase	Additional Purchase	Redemption	Plan	Fresh Purchase	Additional Purchase	Redemption		
	Retail	Rs. 10,000/-	Rs. 5000/-	Rs. 5000/-	Retail	Rs. 25,000/-	Rs. 5000/-	Rs. 5000/-		
	Institutional	Rs. 1 crore	Rs. 1 lakh	Rs. 5000/-	Institutional	Rs. 1 crore	Rs. 1 lakh	Rs. 5000/-		
	Institutional Plus	Rs. 10 crores	Rs. 25 lakh	Rs. 5000/-	& in multiples of Re. 1/-					
& in multiples of Re. 1/-										
Benchmark Index	CRISIL Liquid Fund index			CRISIL Liquid Fund Index						
Dividend Frequency & Record dates	Dividend Frequency	Record Date	Facilities Available	Dividend Frequency	Record Date	Facilities Available				
	Daily	Every Day	Reinvestment only	Daily	Every Day	Reinvestment only				
	Weekly	Every Sunday	Reinvestment only	Weekly	Every Sunday	Reinvestment only				
	Monthly	Previous day to last business day of the month	Reinvestment & Payout	Monthly	Last business day of the month	Reinvestment & Payout				
Name of the Fund Manager	Mr. Umesh Sharma			Mr. Umesh Sharma						
Performance of the Scheme	Performance as on 30th March 2007*			Performance as on 30th March 2007*						
	Performance		Since Inception (Annualized)	Performance		Since Inception (Absolute)				
	Lotus India Liquid Fund -Retail Growth		7.31%	Lotus India Liquid Plus Fund-Retail Growth		1.54%				
	Lotus India Liquid Fund -Institutional Growth		7.68%	Lotus India Liquid Plus Fund-Institutional Growth		1.66%				
	Lotus India Liquid Fund -Institutional Plus Growth		7.77%	Crisil Liquid Fund Index		1.35%				
	Crisil Liquid Fund Index		6.63%	Performance Similar Scheme						
	Past performance may or may not be sustained in future. Returns are Compounded Annualized Returns (CAGR) and inception date is deemed to be the date of allotment. Date of allotment of Lotus India Liquid Fund is 17th Nov 2006. *31st March 2007 being a non business day.		Lotus India Short Term Plan-Retail Growth		0.23%					
			Lotus India Short Term Plan-Institutional Growth		0.23%					
			Crisil Short Term Bond Fund Index		0.10%					
			Past performance may or may not be sustained in future. Compounded annualized returns have not been shown as the above scheme has not completed one year since launch/allotment. For this purpose, inception date is deemed to be date of allotment. Date of allotment of Lotus India Liquid Plus Fund is 18th Jan 2007. Date of allotment of Lotus India Short Term Plan is 24th March 2007. *31st March 2007 being a non business day.							
Estimated Recurring Expenses	Average daily net assets		Maximum, as a % of Average daily net assets		Average daily net assets		Maximum, as a % of Average daily net assets			
	First 100 Crs		2.25%		First 100 Crs		2.25%			
	Next 300 Crs		2.00%		Next 300 Crs		2.00%			
	Next 300 Crs		1.75%		Next 300 Crs		1.75%			
	Balance assets		1.50%		Balance assets		1.50%			
	Actual expenses (unaudited) for the previous financial year : 0.29%				Actual expenses (unaudited) for the previous financial year : 0.44%					
Load Structure	Entry Load: Nil			Entry Load:Nil						
	Exit Load: Nil			Exit Load: 0.10% if redeemed within 7 days from the date of allotment						

4 For Applicable NAV, Daily NAV Publications, Dispatch of Repurchase (redemption) proceeds, Dividend Policy, Risk Profile, Unitholder's Information & Contact Details please refer to Page No. 5 "Information Common to Schemes". For Tax Treatment please refer to Page No. 6. SIP Facility : Not available, Switch Facility : Available

INFORMATION COMMON TO SCHEMES

1. Applicable NAV & Cut Off Time For Lotus India Tax Plan, Lotus India Contra Fund, Lotus India Short Term Plan, Lotus India Liquid Plus Fund

The Cut-off time for the Scheme is 3 p.m., and the Applicable NAV will be as under:

A. For Purchase

- i. In respect of valid Purchase applications (alongwith necessary documents) accepted at an Official Point of Acceptance alongwith a local cheque or demand draft payable at par at the place where it is received up to 3 p.m. on a Business Day, the closing NAV of the day of receipt of application will be applicable.
- ii. In respect of valid Purchase applications (alongwith necessary documents) accepted at an Official Point of Acceptance alongwith a local cheque or demand draft payable at par at the place where it is received after 3 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable.
- iii. In respect of valid Purchase applications (alongwith necessary documents) accepted at an Official Point of Acceptance alongwith an outstation cheque or a demand draft which is not payable at par at the place where it is received - closing NAV of the day on which the cheque or demand draft is credited*.

* Payments by Stock invest, Cash, Postal Orders, money orders and outstation cheques will not be accepted.

B. For Redemption

- i. In respect of valid Redemption applications accepted at an Official Point of Acceptance up to 3 p.m. on a Business Day, the closing NAV of the day of receipt of application will be applicable.
- ii. In respect of valid Redemption applications accepted at an Official Point of Acceptance after 3 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable.

C. For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications. In case of 'switch' transactions from one scheme to another the allocation shall be in line with redemption payouts.

2. Applicable NAV & Cut Off Time For Lotus India Liquid Fund

The Cut-off time and the Applicable NAV for the Scheme will be as under:

A. For Purchase

- i. In respect of valid Purchase applications accepted at an Official Point of Acceptance upto 12.00 noon on a day and funds are available for utilization on the same day – the closing NAV of the day immediately preceding the day of receipt of application;
- ii. In respect of valid Purchase applications accepted at an Official Point of Acceptance after 12.00 noon on a day and funds are available for utilization on the same day – the closing NAV of the day immediately preceding the next business day;
- iii. Irrespective of the time of receipt of application, where the funds are not available for utilization on the day of the application – the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

The above will be applicable only for cheques / drafts / payment instruments payable locally at the Official Point of Acceptance where the application is lodged. Payments by Stock invest, Cash, Postal Orders, money orders and outstation cheques will not be accepted.

B. For Redemption

- i. In respect of valid applications accepted at an Official Point of Acceptance upto 3.00 p.m. – the closing NAV of the day immediately preceding the next business day;
- ii. In respect of valid applications accepted at an Official Point of Acceptance after 3.00 p.m.– the closing NAV of the next business day.

C. For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications. In case of 'switch' transactions from one scheme to another the allocation shall be in line with redemption payouts.

3. Applicable NAV & Cut Off Time For Lotus India Arbitrage Fund

The Cut-off time for the Scheme is 3 p.m., and the Applicable NAV will be as under:

A. For Purchase

- i. In respect of valid Purchase applications (alongwith necessary documents) accepted at an Official Point of Acceptance alongwith a local cheque or demand draft payable at par at the place where it is received up to 3 p.m. on a Business Day, the NAV of the day of receipt of application will be applicable.
- ii. In respect of valid Purchase applications (alongwith necessary documents) accepted at an Official Point of Acceptance alongwith a local cheque or demand draft payable at par at the place where it is received after 3 p.m. on

- iii. In respect of valid Purchase applications (alongwith necessary documents) accepted at an Official Point of Acceptance alongwith an outstation cheque or demand draft which is not payable at par at the place where it is received - closing NAV of day on which the cheque or demand draft is credited.

Payments by Stock invest, Cash, Postal Orders, money orders, outstation cheques and drafts will not be accepted.

B. For Redemption

In respect of valid Redemption applications accepted at an Official Point of Acceptance up to 3 p.m. on a Business Day till Friday (in case such Friday is a holiday then the last Business Day) of the week preceding the interval period, the NAV of the interval period will be applicable.

The Interval Period will be the settlement Thursday (the settlement day for derivatives segment in the NSE which is currently last Thursday of the month) or any day which is declared as the settlement day for Derivatives segment by the NSE.

Illustration

Interval Period	Application for redemption	Applicable NAV for redemption
For March 2007 - March 29, 2007	All redemption accepted till March 23, 2007 before 3.00 p.m	NAV of March 29, 2007
For April 2007 - April 26, 2007	All redemption accepted till April 20, 2007 before 3.00 p.m	NAV of April 26, 2007

C. For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and the provisions of the Cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Redemption shall be applied to the 'switch-out' applications.

4. Daily Net Asset Value (NAV) Publication

The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.lotusindiaamc.com and www.amfiindia.com

5. Dispatch of Repurchase (redemption) proceeds

Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of the Lotus India Mutual Fund.

6. Dividend Policy

The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record date which will be announced in advance. The Unit Holders have the option of receiving the dividend or reinvesting the same. However, there is no assurance or guarantee that the dividends will be regularly paid, though it is the intention of the Mutual Fund to make regular dividend distribution.

The AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend.

7. Name of the Trustee Company

Lotus India Trustee Company Private Limited

8. Risk Profile

Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

9. Unitholders' Information

Account Statement will be sent by ordinary post/courier/electronic mail to each unit holder, stating the transaction details not later than 30 days from the date of acceptance of valid application form/transaction slip. An abridged scheme-wise annual report of the Scheme shall be mailed to the unit holders not later than six months from the date of closure of the relevant accounting year (March 31). Half yearly (March 31 and Sept 30) portfolio details, in the prescribed format, shall also be disclosed either by publishing it in the newspaper or by sending it to the unitholder within one month from the end of each half year and the same shall also be displayed on the website: www.lotusindiaamc.com

10. For Investor Grievances, Please Contact

Name and Address of the Registrar

Computer Age Management Services (Pvt.) Limited, 514A Sathy Road, Ganapathy, Coimbatore - 641006. E-mail: enq_z@camsonline.com

Name & Address of Lotus India Mutual Fund

Ms. Malati Majumdar

Lotus India AMC Pvt. Ltd. , 6th Floor, Chandermukhi, Nariman Point, Mumbai - 400 021., Tel: +91 22 6747 4444, Fax: +91 22 6747 4455

E-mail: service@lotusindiaamc.com

Tax Treatment For The Investors (Unitholders)

Tax Benefits Of Investing In The Fund

The information set out below outlines the tax implications with respect to the Unitholders of the Scheme and with respect to the Mutual Fund and is based on relevant provisions of the Indian Income Tax Act, 1961 and Wealth Tax Act, 1957 (collectively known as "the relevant provisions"), and prevailing as on March 26, 2007.

Further, for this purpose the proposals of the Finance Bill, 2007 (Budget 2007) are also considered as the same has been presented in the Parliament and will become law after it is given assent to by the President of India. Since the information below is based on the relevant provisions as on March 26, 2007 any subsequent changes in the relevant provisions could affect tax implications.

Price Waterhouse does not make any representation on the procedures for ascertaining the tax implications nor do they make any representations regarding any legal interpretations. Further, except for the above procedure, Price Waterhouse has not performed any other services in connection with any other data or information included in the Offer Document.

THE FOLLOWING INFORMATION IS PROVIDED FOR GENERAL INFORMATION PURPOSES ONLY. IN VIEW OF THE INDIVIDUAL NATURE OF TAX IMPLICATIONS, EACH INVESTOR IS ADVISED TO CONSULT HIS OR HER OWN TAX ADVISER WITH RESPECT TO THE SPECIFIC TAX IMPLICATIONS ARISING OUT OF HIS OR HER PARTICIPATION IN THE SCHEME.

A. For the Unitholders

1. Income from Mutual Fund received by Unitholders would be tax free in the hands of the Unitholders as per the provisions of section 10(35) of the Income-tax Act, 1961 (the Act).

2. Under Section 2(29A) of the Act, read with section 2(42A) of the Act, a unit of a Mutual Fund is treated as a long term capital asset if the same is held for more than 12 months. If the unit is held for 12 months or less, the same is treated as a short term capital asset.

Under Section 112 of the Act, capital gains arising on the transfer of long term capital assets are subject to tax at the rate of 20%. The capital gains will be computed by deducting expenditure incurred in connection with such transfer and indexed cost of acquisition of the unit from the sale consideration. However, the maximum tax payable on long term capital gains on such units is restricted to 10% of capital gains calculated without indexation of the cost of acquisition.

In case of an individual or HUF, being a resident, where the total income as reduced by the long term capital gains is below the maximum amount not chargeable to tax^a (i.e. Rs. 1,00,000 in case of all individuals, to Rs. 1,35,000 in case of women and to Rs. 1,85,000 in case of senior citizens), the long term capital gains shall be reduced to the extent of the shortfall and only the balance long term capital gains will be subject to the flat rate of taxation.

In addition to the aforesaid tax, in the case of an individual, HUF or Association of Persons (AOP), where the income exceeds Rs. 1,00,000, a surcharge of 10%, in the case of domestic companies a surcharge of 10%^b, in case of foreign companies a surcharge of 2.5%^b and in case of an artificial juridical person a surcharge of 10% of such tax liability is also payable. A 2%^c education cess on total income tax (including surcharge) is payable by all categories of taxpayers.

However, as per section 10(38) of the Act, long term capital gain arising from the sale of a unit of an equity oriented fund is exempt from tax. Further, at the time of sale of units (redemption) the unitholder will have to pay a STT of 0.25% on the value of the sale.

However, even income by way of long term capital gains exempt under section 10(38) of the Act, would be taken into account while computing the Book Profits of a company for the purpose of Minimum Alternate Tax payable under section 115JB of the Act.

For this purpose 'an equity oriented fund' is a fund where the investible funds are invested in equity shares of domestic companies to the extent of more than 65% of the total proceeds of such fund.

3. The capital loss resulting from sale of units would be available for setting off against other capital gains made by the investor and would reduce the tax liability of the investor to that extent. However, losses on transfer of long term capital assets would be allowed to be set-off only against gains from transfer of long-term capital assets and the balance long-term capital loss shall be carried forward separately for a period of eight assessment years to be set off only against long-term capital gains. Further, as the long-term capital gains on sale of units of equity oriented fund are exempt from tax the losses from such units may not be allowed to be set off against other gains.

4. Where a person buys any units within a period of three months before the record date and sells such units within nine months after such date, the dividend income on such units being exempt from tax, then the capital loss, if any, on such sale to the extent of dividend income cannot be set off against other gains.

5. Where a person buys units (original units) within a period of three months before the record date, receives bonus units on such original units, and then sells the original units within a period of nine months from the record date and continues to hold the bonus units, then the loss incurred on the original units shall not be allowed to be set off against other profits but shall be deemed to be the cost of the bonus units.

6. The long term capital gains on transfer of units would not be subject to tax in terms of section 54EC of the Act if the entire capital gain realized in respect of such units is invested^d within six months of the date of transfer, in bonds which are redeemable after three years issued on or after April 01, 2006 by National Highways Authority of India and Rural Electrification Corporation Limited. However, if the amount invested in bonds is less than the capital gains realized then only proportionate capital gains would be exempt from tax. If the bonds so acquired are transferred or converted into money or any loan or advance is taken on security of such bond, within three years from the date of its

acquisition, the amount of capital gains arising from transfer of original asset which was not charged to tax, will be deemed to be the income by way of long term capital gains of the previous year in which bonds are transferred or otherwise converted into money.

7. In terms of the provisions of section 80C of the Act, an Individual or a HUF is entitled to claim a deduction for investments made in specified securities etc. up to a maximum amount of Rs. 1,00,000. Subscription to any units of any Mutual Fund notified under clause (23D) of section 10 of the Act or from the Administrator or the specified company under any plan formulated in accordance with such scheme as the Central Government may, by notification in the Official Gazette, specify in this behalf, qualify for deduction under section 80C of the Act.

The Central Government has notified the Equity Linked Savings Scheme, 2005 (ELSS, 2005) in this regard vide Notification No. 226 dated November 3, 2005 as amended by Notification No. 259 dated December 13, 2005.

The investors would be entitled to the benefit under section 80C of the Act for investments made under such schemes of the Fund, which are in accordance with ELSS 2005, subject to the aggregate limit of Rs.1,00,000 provided under section 80C of the Act.

8. Short term capital gains arising to a unitholder will be taxed at the normal rate applicable to that unitholder as per the provisions of the Act.

In the case of equity oriented funds, as per section 111A of the Act, short-term capital gains arising from the sale of a unit, are taxable at the rate of 10%. The seller of the units will also have to pay a STT of 0.25%, on the value of the sale.

The provisions related to minimum amount not chargeable to tax, surcharge and education cess described at clause 2 above would also apply to such short-term capital gains.

9. Where the units are treated as 'stock in trade' and the profits arising from the sale of units are taxed under the head "Profits & Gains of business or profession", an amount equal to the STT paid by the unitholder can be claimed as a rebate from the tax payable on the income from such sale of units by virtue of the provisions of section 88E of the Act. No deduction would be allowed for STT while calculating capital gains.

10. No deduction of tax at source shall be made from income credited or paid by a mutual fund to a Unitholder.

11. As per circular no. 715 dated August 8, 1995 issued by the CBDT in case of resident Unitholders, no tax is required to be deducted at source from capital gains arising at the time of repurchase or redemption of the units.

Under Section 195 of the Act in case of schemes other than equity oriented scheme, the Mutual Fund is required to deduct tax at source at the rate of 20% on any long-term capital gains arising from units chargeable to tax if the payee Unitholder is a non-resident. In respect to short-term capital gains, tax is required to be deducted at source at the rate of 30% if the payee Unitholder is a non-resident non-corporate and at the rate of 40% if the payee Unitholder is a foreign company in case of schemes other than equity oriented scheme. However, with respect to short-term capital gains arising from sale of equity oriented schemes, tax is required to be deducted at the rate of 10%.

In addition to the aforesaid tax, in the case of an individual, HUF or Association of Persons (AOP), where the income exceeds Rs. 1,00,000, a surcharge of 10%^b, in case of foreign companies a surcharge of 2.5%^b and in case of an artificial juridical person a surcharge of 10% of such tax liability is also payable. A 2%^c education cess on total income tax (including surcharge) is payable by all categories of taxpayers.

12. As per circular no. 728 dated October 30, 1995 issued by the CBDT, in the case of a remittance to a country with which a Double Tax Avoidance Agreement (DTAA) is in force, the tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in the DTAA, whichever is more beneficial to the assessee. In order for the Unitholder to obtain the benefit of a lower rate available under a DTAA, the Unitholder will be required to provide the Mutual Fund with a certificate obtained from his Assessing Officer stating his eligibility for the lower rate.

13. Mutual Fund units are exempt from wealth tax.

B. For the Mutual Fund

1. Lotus India Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under Section 10(23D) of the Act. Accordingly, its entire income is exempt from tax.

2. Mutual Funds (other than a 'Money Market Mutual Fund'^e or 'Liquid Fund') are required to pay dividend distribution tax at the rate of 14.025%^a, in the case of distributions to individuals and HUFs. An increased rate of 22.44%^b, is applicable for distributions made to persons other than an individual or a HUF. No dividend distribution tax is payable in case of equity oriented funds. As per the Budget 2007 proposals, Money market mutual fund or Liquid fund are required to pay dividend distribution tax at the rate of 28.325% (including surcharge @10% , education cess @2% and Secondary and Higher Education Cess at the rate of 1%).

- As per the Budget proposals 2007, the maximum amount not chargeable to tax is proposed to be increased to Rs. 1,10,000 in case of all individuals, Rs. 1,45,000 in case of women and to Rs.1,95,000 in case of senior citizens.
- As per the Budget proposals 2007, the surcharge is applicable only if the income exceeds Rs.10,00,000.
- As per the Budget proposals 2007, the rate of an additional cess for Secondary and Higher Education at the rate of 1% is proposed to be levied.
- As per the Budget proposals, the investment amount is restricted to Rs. 5,00,000 in respect of investments made on or after April 01, 2007.
- Money market mutual fund means a money market mutual fund as defined in sub-clause (p) of clause 2 of the SEBI (Mutual Funds) Regulations, 1996.
- 'Liquid fund' means a scheme or plan of a mutual fund which is classified by the SEBI as a liquid fund in accordance with the guidelines issued by it in this behalf under the SEBI Act, 1992 or regulations made thereunder.
- As per the Budget proposals the rate of dividend distribution tax is proposed to increase to 14.1625% (including surcharge @10%, education cess @2% and Secondary and Higher Education Cess at the rate of 1%).
- As per the Budget proposals the rate of dividend distribution tax is proposed to increase to 22.66% (including surcharge @10%, education cess @2% and Secondary and Higher Education Cess at the rate of 1%).

INSTRUCTIONS (For filling up the Application Form)

1. GENERAL INSTRUCTIONS:

- (a) Please read the Key Information Memorandum and the Offer Document containing the terms of offer carefully before investing. In the offer document your attention is particularly drawn to the risk factors of investing in the scheme and also the sections "Who can not invest" and "Important note on anti-money laundering, KYC & investor protection".
- (b) All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- (c) Application Form should be filled legibly in ENGLISH in BLOCK letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please refer to the checklist at the end of these notes to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
- (d) Please strike out any section that is not applicable. Cancellation / white-ink on any of the mandatory information should be countersigned.
- (e) Following documents are to be submitted by a company, body corporate, eligible institutions, society, trusts, partnership or other eligible non-individual applicants who apply in the scheme:
 - (i) Certified true copy of resolution or authority to make the application.
 - (ii) For Trust/Fund, certified true copy of the resolution from the Trustees authorizing such investments.
 - (iii) The officials should sign the application under their official seal and designation.

2. APPLICANT INFORMATION

- (a) Name should be given in full without any abbreviations. Preferably write exactly as it appears in your Bank Account or as it appears in the incorporation document as the case may be.
- (b) Name of the Guardian must be mentioned if the investments are being made on behalf of the minor. Date of birth is mandatory in case of a minor.
- (c) Name of the Contact Person, email and Telephone no. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
- (d) Your complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/ FIIs should necessarily state their overseas address failing which application will be rejected. In addition, Indian address (if available) may be stated for correspondence. It should be noted that NRI resident in any Financial Action Task Force non-compliant countries or territories (as on October 13, 2006 there are no countries as non co-operative, this list may change from time to time) cannot invest in scheme.
- (e) Please fill in your date of birth as this may be required for validating your identity for certain transactions/communications.
- (f) If you have an email ID, please provide the same, this will help us send investment / product related communication and resolve any queries more promptly.
- (g) **PAN (Permanent Account Number):** As per SEBI Guidelines and Section 114 (B) of Income tax Act, 1962 it is mandatory to provide each applicant's (and all applicants in case of more than one applicant) Permanent Account Number (PAN) allotted by the Income Tax Authorities, if the total amount of investment is Rs. 50,000 or more. To verify the PAN, please attach a self attested photocopy of the PAN card / PAN Allotment letter / Assessment Order/ Refund cheque from the Income Tax Department where PAN is mentioned. If the investment is in the name of minor the PAN of the minor or parent/guardian who represents the minor should be quoted / submitted. In case PAN is not allotted/ not applied for, a declaration in Form 60 or 61 in duplicate, duly supported with a proof of address should be furnished alongwith the Application Form. **If these are not provided the application will be rejected.**

3. BANK ACCOUNT DETAILS

As per SEBI Guidelines, it is mandatory for the Sole/First Applicant to provide the bank account details in the application form. Applications received without the bank details will be deemed to be incomplete and liable for rejection. The Mutual Fund reserves the right to hold the redemption proceeds in case the requisite details are not submitted. To enable verification of the bank mandate details and ensure expeditious clearing, the 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of the cheque leaf should be provided. The

AMC may ask for a copy of a cancelled cheque to verify these details.

4. INVESTMENT DETAILS

- (a) Applicants are required to fill a separate form for each scheme you wish to invest
- (b) Scheme, Plan, Option of the scheme you wish to invest should be clearly stated
- (c) In case applications are received where option/sub-option for investment is not selected, the default option/sub-option as prescribed in the Offer Document of the relevant scheme will be applicable.
- (d) For minimum application amount please refer to the Key Scheme Features of the respective schemes.

5. SYSTEMATIC INVESTMENT PLAN (SIP)

SIP facility is offered to investors under Lotus India Tax Plan & Lotus India Contra Fund.

Investors have choice of two payment options

- 1) Post Dated Cheques
- 2) Auto Debit Instructions (ECS)

Please refer to the Terms and Conditions on page no. 18.

6. MODE OF PAYMENT

- (a) Applications can be submitted at any of the Official Points of Acceptance of the AMC / Registrar.
- (b) Payment should be made by way of a single cheque / demand draft* (multiple cheques will not be accepted) and must be payable locally at the designated collection centers where the application is lodged. **The cheque / demand draft should be drawn favoring the Scheme for eg. "Lotus India Liquid Fund"/ "Lotus India Tax Plan"/"Lotus India Liquid Plus Fund"/ "Lotus India Short Term Plan"/"Lotus India Contra Fund"/"Lotus India Arbitrage Fund" and crossed "Account Payee Only".** Please mention the application sr. no. and applicant name on the reverse of the Cheque/Draft tendered with the application.

*Investors residing in centers, where the Lotus India Customer Service Centers are not located, are requested to make payment by demand drafts payable at the Center where the application is to be lodged. Bank charges incurred on above demand drafts will be borne by the Scheme (**applicable only for Equity Schemes**). For the purpose of reimbursement, the Demand Draft charges announced by the State Bank of India, from time to time shall be considered as standard. The Scheme will not reimburse Demand Draft charges where the Demand Draft amount exceeds Rs.50,000/- for purchase of units. The Fund/AMC will not entertain any request for refund of demand draft charges. Applications accompanied by cheques / drafts not fulfilling the above criteria are liable to be rejected.

- (c) **Outstation Cheques or Drafts / Cash / Money Order / Postal Order / Post dated Cheques will not be accepted.**
- (d) The Fund is not obliged to represent dishonoured cheque or inform the investor/investor's agent about it.
- (e) **NRI / FII / PIO Investors:**

Repatriation Basis

Payments by NRIs / Persons of Indian Origin (PIO) residing abroad/FII may be made either by way of Indian Rupee drafts or cheques by means of (i) inward remittance through normal banking channels; or (ii) out of funds held in NRE/FCNR account payable at par and payable at the cities where the Official Points of Acceptance are located.

In case of Indian Rupee drafts purchased abroad or subscription through NRE/FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit / Foreign Inward Remittance Certificate (FIRC) should also be enclosed.

In case the debit certificate / FIRC is not provided, the AMC reserves the right to reject the application of the NRI investors.

Non Repatriation Basis

NRIs or people of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques/demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Official Points of Acceptance are located.

7. In case of NRI / FII investors, the Account Statements / Redemption cheques / other correspondence will be sent to the mailing address mentioned.

8. E-MAIL COMMUNICATION

Account Statement, Annual Report, other information etc. can be sent

to unitholders by e-mail. If you have an e-mail address you can choose to receive e-mail communication from us in lieu of printed documents. Please furnish your e-mail ID and indicate the nature of communication you wish to receive over email.

When an investor has communicated his/her e-mail address and has provided consent for sending communication only through email, the Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The investor shall from time to time intimate the Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, investor always has a right to demand for a physical copy of any or all the service deliverable and the fund would arrange to send the same to the investor.

9. DIRECT CREDIT OF REDEMPTION/DIVIDEND PROCEEDS

The AMC has entered into an arrangement for Direct Credit facility of redemptions/dividend with certain banks as listed in the application form. For investors who have an account with such banks, the Fund will give instructions to investor's bank for direct credit of redemption/dividend proceeds into the same and such instruction will be adequate discharge of the Fund towards the said payment. In case the credit is not effected by the unit holder's banker for any reason, the Fund reserves the right to make the payment by a cheque/Demand Draft. If the direct/electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete / incorrect information, the Fund will not be held responsible. If however, you wish to receive a cheque payout, please tick in the space provided in the application.

10. NOMINATION DETAILS

Applicants applying for Units singly/jointly can make a nomination at the time of initial investment or during subsequent investments.

- The nomination can be made only by individuals applying for / holding units on their own singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will have to sign the nomination form.
- 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. Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable 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.
- Nomination in respect of the units stands rescinded upon the redemption/ transfer/ transmission of units.
- Transmission of units in favour of a Nominee shall be a valid discharge by the asset management company against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold 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 AMC/ Fund/ Trustees shall not be under any obligation to transmit the units in favour of the Nominee.

11. PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CUSTOMER (KYC)

To ensure appropriate identification of the investor and with a view to monitor transactions for the prevention of money laundering as prescribed by the Prevention of Money Laundering Act, 2002, the AMC reserves the right to:

- scrutinize and verify the identity of the investor, unit holder, person making the payment on behalf of the investor and the source of the funds invested/ to be invested in Lotus India Mutual Fund,
- reject any application,
- prevent further transactions by a unit holder,
- to mandatorily redeem the units held by the unit holder at the applicable NAV prevalent at the time of such redemption and
- report cases to the Specified Director appointed by the Central Government, pertaining to a single transaction exceeding Rs.10 lacs or series of transactions integrally connected or remotely connected or related to each other which are valued below the prescribed value of Rs.10 lacs within a month.

KNOW YOUR CUSTOMER (KYC) REQUIREMENTS

As per the Prevention of Money Laundering Act, 2002 (PMLA) and SEBI guidelines it is mandatory for the Mutual Funds to adopt a Know Your Customer (KYC) Policy. In order to facilitate KYC process, the Mutual Fund Industry has collectively entrusted the responsibility of collection of documents relating to identity and address of investors and record keeping to an independent agency CDSL Ventures Limited (CVL). CVL on having verified the identity and address will issue a KYC Confirmation Letter to each investor who submits an application and the prescribed documents at the designated Point of Service (PoS). In view of this, **presently each investor (including joint unit holders)** who wishes to invest an amount of Rs. 50,000/- or more need to obtain their KYC Confirmation Letter from CVL and quote the same in the application form for investing in the Schemes of a Mutual Fund. Investors not meeting our complete KYC requirements will **not be able to invest with Lotus India Mutual Fund**.

In the event of any KYC Application Form being subsequently rejected for lack of information / deficiency/ insufficiency of mandatory documentation, the investment transaction will be cancelled and the units allotted will be mandatorily redeemed at applicable NAV, subject to payment of exit load, wherever applicable. (In case of an ELSS Scheme or a New Fund Offer, the original amount invested will be refunded). Such refunds will be dispatched within a maximum period of 21 days from date of allotment of units.

12. DECLARATION AND SIGNATURE

- All the applicants must sign the application form.** Signatures should be in English or in any Indian language. Thumb impression should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary public or Special Executive Magistrate. In case of HUF, the Karta will sign on behalf of the HUF.
- The original Power of Attorney or a duly notarized copy of the Power of Attorney shall be required to be submitted where applications are made under a Power of Attorney.

- All applications are subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detailed scrutiny/ verification at the back office of the Registrars.

14. CHECKLIST (Please ensure the following)

Please ensure that:

- ✓ Application form is complete in all respect. Name, address & contact details are mentioned in full and signed by all applicants.
- ✓ Bank account details are entered completely and correctly.
- ✓ Permanent Account Number (PAN) for all applicants is mentioned in case the investment is for Rs. 50,000/- or more and necessary documents are enclosed, otherwise your application will be rejected.
- ✓ Preferred investment option i.e. whether Growth or Dividend Payout or Dividend Re-investment is mentioned clearly.
- ✓ Cheques/DDs are drawn in favour of respective schemes of investments, dated and duly signed, crossed as "Account Payee."
- ✓ Application Number and applicant's name is mentioned on the reverse of each cheque.
- ✓ Documents as listed below are submitted along with the Application (as applicable to your specific case) in original / true copies certified by a Director / Trustee / Company Secretary / Authorised Signatory.

Documents	Individual	Companies	Societies	Partnership	Investments Through POA	Trusts	NRI	FIs
Resolution / Authorisation to invest		✓	✓	✓		✓		✓
List of Authorised Signatories with Specimen signature(s)		✓	✓	✓				✓
Memorandum & Articles of Association		✓						
Trust Deed						✓		
Bye-laws			✓					
Partnership Deed				✓				
Notarised Power of Attorney					✓			
For applications for Rs.50,000/- & above: a) Proof of PAN or b) Form 60/61 alongwith proof of address	✓	✓	✓	✓	✓	✓	✓	✓
FIRC in case payment is made by DD from NRE/FCNR or where applicable							✓	✓
Proof of Identity	✓				✓		✓	
Proof of Address	✓	✓	✓	✓	✓	✓	✓	✓

7. BANK ACCOUNT DETAILS (Refer Instruction No.3) *

Account No. _____ A/c. Type SB Current NRO NRE FCNR

Please enclose cancelled/Photocopy of a cheque for the above bank account

Bank _____ Branch _____

Branch Address _____

Branch City _____ PIN _____ 9 Digit MICR Code* _____

(*Mandatory : Please enter the 9 digit number that appears after your cheque number)

DIRECT CREDIT FACILITY

We offer a Direct Credit Facility with the following banks for paying out Dividend and Redemption Proceeds to you faster.

• ABN AMRO Bank • Centurion Bank of Punjab • Citibank • Deutsche Bank • HDFC Bank • HSBC • ICICI Bank • IDBI Bank • Kotak Mahindra Bank • Standard Chartered Bank • UTI Bank. If your bank account is with any of these banks, we will directly credit your dividend / redemption proceeds into the same.

I/We hereby request that the redemption payment due to me/us may be sent by physical cheque/warrant by Post or courier to my mailing address.

8. INVESTMENT & PAYMENT DETAILS (Refer Instruction No. 4 & 6)

Scheme Name	Plan	Option

Amount in figures (Rs.) _____ DD Charges, if any (Rs.) _____ Net Amount in figures (Rs.) _____

Amount in words (Rs.) _____

Cheque No. _____ Dated

D	D	M	M	Y	Y
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DD no. _____

Drawn on Bank _____ Bank Branch _____

Bank City _____ Account Type (Please) Savings Current NRO NRE FCNR

9. NOMINATION (Refer Instruction No. 10)

Nominee's Name : Mr. / Mrs. / Miss / Master _____

Name of Parent / Guardian (In case of Minor) Mr. Ms. _____

Address of Nominee / Guardian _____

City _____ Pin _____

Date of Birth*

D	D	M	M	Y	Y	Y	Y
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Relation with Minor _____

Specimen Signature of Nominee/Minor Nominee's Guardian _____

10. DOCUMENTS ENCLOSED Please (✓) (Refer Instruction No. 14)

- Memorandum & Articles of Association Trust Deed Bye- Laws Partnership Deed
- Resolution / Authorisation to invest List of Authorised Signatories with Specimen Signature(s) Power of Attorney
- PAN Proof Form 60/61 & Address Proof FIRC KYC Confirmation

11. DECLARATION

I/We have read and understood the contents of the Offer Document of the Scheme of Lotus India Mutual Fund including the sections on "Who cannot invest" and "Important Note on Anti Money Laundering and Know-Your-Customer". I / We hereby apply for allotment / purchase of Units in the Scheme indicated above and agree to abide by the terms and conditions applicable thereto. I /We hereby declare that I /We am/ are authorised to make this investment in the above-mentioned Scheme and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India.

I /We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I /We declare that the information given in this application form is correct, complete and truly stated.

Applicable to NRI

I / We confirm that I am/we are Non-Resident(s) of Indian Nationality / Origin and that I /We have remitted funds from abroad through approved banking channels or from funds in my / our NRE / FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account

Date: _____

SIGNATURE(S)	Sole/1st applicant/ Guardian / Authorised Signatory	
	2nd applicant/ Authorised Signatory	
	3rd applicant / Authorised Signatory	



Regd. Off.:

6th Floor, Chandermukhi,
Nariman Point, Mumbai-400 021.

7. BANK ACCOUNT DETAILS (Refer Instruction No.3) *

Account No. A/c. Type SB Current NRO NRE FCNR

Please enclose cancelled/Photocopy of a cheque for the above bank account

Bank Branch

Branch Address

Branch City PIN 9 Digit MICR Code*

(*Mandatory : Please enter the 9 digit number that appears after your cheque number)

DIRECT CREDIT FACILITY
 We offer a Direct Credit Facility with the following banks for paying out Dividend and Redemption Proceeds to you faster.
 • ABN AMRO Bank • Centurion Bank of Punjab • Citibank • Deutsche Bank • HDFC Bank • HSBC • ICICI Bank • IDBI Bank • Kotak Mahindra Bank • Standard Chartered Bank • UTI Bank. If your bank account is with any of these banks, we will directly credit your dividend / redemption proceeds into the same.

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8. INVESTMENT & PAYMENT DETAILS (Refer Instruction No. 4 & 6)

Scheme Name	Plan	Option

Amount in figures (Rs.) DD Charges, if any (Rs.) Net Amount in figures (Rs.)

Amount in words (Rs.)

Cheque No.

DD no. Dated

Drawn on Bank Bank Branch

Bank City Account Type (Please ✓) Savings Current NRO NRE FCNR

9. NOMINATION (Refer Instruction No. 10)

Nominee's Name : Mr. / Mrs. / Miss / Master

Date of Birth*

Name of Parent / Guardian (In case of Minor) Mr. Ms.

Relation with Minor

Address of Nominee / Guardian

City Pin

Specimen Signature of Nominee/Minor Nominee's Guardian

10. DOCUMENTS ENCLOSED Please (✓) (Refer Instruction No. 14)

- Memorandum & Articles of Association Trust Deed Bye-Laws Partnership Deed
- Resolution / Authorisation to invest List of Authorised Signatories with Specimen Signature(s) Power of Attorney
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11. DECLARATION

I/We have read and understood the contents of the Offer Document of the Scheme of Lotus India Mutual Fund including the sections on "Who cannot invest" and "Important Note on Anti Money Laundering and Know-Your-Customer". I / We hereby apply for allotment / purchase of Units in the Scheme indicated above and agree to abide by the terms and conditions applicable thereto. I /We hereby declare that I /We am/ are authorised to make this investment in the above-mentioned Scheme and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India.

I /We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I /We declare that the information given in this application form is correct, complete and truly stated.

Applicable to NRI

I / We confirm that I am/we are Non-Resident(s) of Indian Nationality / Origin and that I /We have remitted funds from abroad through approved banking channels or from funds in my / our NRE / FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account

Date: _____

SIGNATURE(S)	Sole/1st applicant/ Guardian / Authorised Signatory	<input type="text"/>
	2nd applicant/ Authorised Signatory	<input type="text"/>
	3rd applicant / Authorised Signatory	<input type="text"/>



Regd. Off.:
6th Floor, Chandermukhi,
Nariman Point, Mumbai-400 021.

7. BANK ACCOUNT DETAILS (Refer Instruction No.3) *

Account No. A/c. Type SB Current NRO NRE FCNR

Please enclose cancelled/Photocopy of a cheque for the above bank account

Bank Branch

Branch Address

Branch City PIN 9 Digit MICR Code*

(*Mandatory : Please enter the 9 digit number that appears after your cheque number)

DIRECT CREDIT FACILITY

We offer a Direct Credit Facility with the following banks for paying out Dividend and Redemption Proceeds to you faster.

• ABN AMRO Bank • Centurion Bank of Punjab • Citibank • Deutsche Bank • HDFC Bank • HSBC • ICICI Bank • IDBI Bank • Kotak Mahindra Bank • Standard Chartered Bank • UTI Bank. If your bank account is with any of these banks, we will directly credit your dividend / redemption proceeds into the same.

I/We hereby request that the redemption payment due to me/us may be sent by physical cheque/warrant by Post or courier to my mailing address.

8. INVESTMENT & PAYMENT DETAILS (Refer Instruction No. 4 & 6)

Scheme Name	Plan	Option
<input type="text"/>	<input type="text"/>	<input type="text"/>

Amount in figures (Rs.) DD Charges, if any (Rs.) Net Amount in figures (Rs.)

Amount in words (Rs.)

Cheque No.

DD no. Dated

Drawn on Bank Bank Branch

Bank City Account Type (Please) Savings Current NRO NRE FCNR

9. NOMINATION (Refer Instruction No. 10)

Nominee's Name : Mr. / Mrs. / Miss / Master

Date of Birth*

Name of Parent / Guardian (In case of Minor) Mr. Ms.

Relation with Minor

Address of Nominee / Guardian

City Pin

Specimen Signature of Nominee/Minor Nominee's Guardian

10. DOCUMENTS ENCLOSED Please (✓) (Refer Instruction No. 14)

- Memorandum & Articles of Association Trust Deed Bye-Laws Partnership Deed
- Resolution / Authorisation to invest List of Authorised Signatories with Specimen Signature(s) Power of Attorney
- PAN Proof Form 60/61 & Address Proof FIRC KYC Confirmation

11. DECLARATION

I/We have read and understood the contents of the Offer Document of the Scheme of Lotus India Mutual Fund including the sections on "Who cannot invest" and "Important Note on Anti Money Laundering and Know-Your-Customer". I / We hereby apply for allotment / purchase of Units in the Scheme indicated above and agree to abide by the terms and conditions applicable thereto. I /We hereby declare that I /We am/ are authorised to make this investment in the above-mentioned Scheme and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India.

I /We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I /We declare that the information given in this application form is correct, complete and truly stated.

Applicable to NRI

I / We confirm that I am/we are Non-Resident(s) of Indian Nationality / Origin and that I /We have remitted funds from abroad through approved banking channels or from funds in my / our NRE / FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account

Date:

SIGNATURE(S)	Sole/1st applicant/ Guardian / Authorised Signatory	<input type="text"/>
	2nd applicant/ Authorised Signatory	<input type="text"/>
	3rd applicant / Authorised Signatory	<input type="text"/>



Regd. Off.:

6th Floor, Chandermukhi,
Nariman Point, Mumbai-400 021.

7. BANK ACCOUNT DETAILS (Refer Instruction No.3) *

Account No.											A/c. Type	<input type="checkbox"/> SB	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> FCNR		
Please enclose cancelled/Photocopy of a cheque for the above bank account																		
Bank											Branch							
Branch Address																		
Branch City											PIN						9 Digit MICR Code*	
(*Mandatory : Please enter the 9 digit number that appears after your cheque number)																		
DIRECT CREDIT FACILITY We offer a Direct Credit Facility with the following banks for paying out Dividend and Redemption Proceeds to you faster. • ABN AMRO Bank • Centurion Bank of Punjab • Citibank • Deutsche Bank • HDFC Bank • HSBC • ICICI Bank • IDBI Bank • Kotak Mahindra Bank • Standard Chartered Bank • UTI Bank. If your bank account is with any of these banks, we will directly credit your dividend / redemption proceeds into the same.																		
<input type="checkbox"/> I/We hereby request that the redemption payment due to me/us may be sent by physical cheque/warrant by Post or courier to my mailing address.																		

8. SIP PAYMENT DETAILS Option 1 : POST DATED CHEQUE (Refer Terms & Condition on Page No. 18)

Scheme Name				Plan				Option							
Frequency	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	Dates Offered	<input type="checkbox"/> 3rd	<input type="checkbox"/> 10th	<input type="checkbox"/> 20th of the Month	SIP Amount				No. of Installments				
First Installment Details (Current Dated Cheque)															
Cheque No.			Dated			Drawn on Bank			Amount (Rs.)						
			D D M M Y Y Y Y												
Subsequent Installment Details (* Post Dated Cheques)															
From Cheque No.				To Cheque No.				Start Date				End Date			
								D D M M Y Y Y Y				D D M M Y Y Y Y			
<input type="checkbox"/> Option 2 : AUTO DEBIT THROUGH ECS (You only need to tick this box & fill SIP Auto Debit Registration Cum Mandate Form on Page 17)															

9. NOMINATION (Refer Instruction No. 10)

Nominee's Name : Mr. / Mrs. / Miss / Master										Date of Birth*			
										D D M M Y Y Y Y			
Name of Parent / Guardian (In case of Minor) <input type="checkbox"/> Mr. <input type="checkbox"/> Ms.										Relation with Minor			
Address of Nominee / Guardian													
City										Pin			
										Specimen Signature of Nominee/Minor Nominee's Guardian			

10. DOCUMENTS ENCLOSED Please (✓) (Refer Instruction No. 14)

<input type="checkbox"/> Memorandum & Articles of Association	<input type="checkbox"/> Trust Deed	<input type="checkbox"/> Bye-Laws	<input type="checkbox"/> Partnership Deed
<input type="checkbox"/> Resolution / Authorisation to invest	<input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s)	<input type="checkbox"/> Power of Attorney	
<input type="checkbox"/> PAN Proof	<input type="checkbox"/> Form 60/61 & Address Proof	<input type="checkbox"/> FIRC	<input type="checkbox"/> KYC Confirmation

11. DECLARATION

I/We have read and understood the contents of the Offer Document of the Scheme of Lotus India Mutual Fund including the sections on "Who cannot invest" and "Important Note on Anti Money Laundering and Know-Your-Customer". I / We hereby apply for allotment / purchase of Units in the Scheme indicated above and agree to abide by the terms and conditions applicable thereto. I /We hereby declare that I /We am/ are authorised to make this investment in the above-mentioned Scheme and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India.

I /We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I /We declare that the information given in this application form is correct, complete and truly stated.

Applicable to NRI

I / We confirm that I am/we are Non-Resident(s) of Indian Nationality / Origin and that I /We have remitted funds from abroad through approved banking channels or from funds in my / our NRE / FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account

Date: _____

SIGNATURE(S)	Sole/1st applicant/ Guardian / Authorised Signatory	
	2nd applicant/ Authorised Signatory	
	3rd applicant / Authorised Signatory	



Regd. Off.:
6th Floor, Chandermukhi,
Nariman Point, Mumbai-400 021.

SIP
ECS
**SYSTEMATIC INVESTMENT PLAN (SIP)
REGISTRATION CUM MANDATE FORM FOR ECS**

First time investors subscribing to the Scheme through SIP-ECS to complete this form compulsorily along with Application form. (Please read terms and conditions overleaf)

FORM No. E

ARN **ARN-19203**

Broker Code

Sub-Broker Code

Date & Time of Receipt

**First Investment with
Current Date Cheque**
**Application to be submitted at least 30 days before
the commencement of SIP through ECS**

-
- New Application
-
-
- Cancellation
-
-
- Change in Bank Account*
-
- (*Please provide a cancelled cheque)

The Trustee

Lotus India Mutual Fund

I/We have read and understood the contents of the Offer Document of the following Scheme and the terms and conditions of SIP enrollment and ECS Debit Clearing.

INVESTOR AND SIP DETAILS

Sole / First Investor Name

Application No. Folio No.

Scheme Growth Dividend Reinvestment Payout

Each SIP Amount (Rs.) Frequency Monthly Quarterly (Apr, Jul, Oct, Jan)

SIP Date [for ECS (Debit Clearing)/Direct Debit] 3rd 10th 20th

SIP Period [For ECS (Debit Clearing)/Direct Debit] Start from End On No. of Installments

FIRST SIP TRANSACTION

Cheque No. Cheque Dated Amount (Rs.)

Bank Bank City

Mobile No. Email ID

Preferred messaging medium **SMS** : Yes No **E-mail**: Yes No **Note: Please (✓) for your preferred medium of messaging.**

I/We hereby authorise Lotus India Mutual Fund / Lotus India Asset Management Company Private Limited and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / Direct Debit for collection of SIP payments.

PARTICULARS OF BANK ACCOUNT

Bank Name

Branch Name Bank City

Account Number Account Type Savings Current NRE NRO

9 Digit MICR Code (Please enter the 9 digit number that appears after the cheque number)

Account holder Name as in Bank Account

I/We hereby declare that the particulars given above are correct and express my / our willingness to make payments referred above through participation in ECS (Debit Clearing). If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform Lotus India Mutual Fund / Lotus India Asset Management Company Private Limited, about any changes in my / our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

First Account Holder's Signature
(As in Bank Records)


Second Account Holder's Signature
(As in Bank Records)


Third Account Holder's Signature
(As in Bank Records)


FOR OFFICE USE ONLY (NOT TO BE FILLED IN BY INVESTOR)

Recorded on Scheme Code

Recorded by Credit Account Number

Authorisation of the Bank Account Holder (to be signed by the Investor)

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my payment towards my investment in Lotus India Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing) Mandate form to get it verified & executed.

First Account Holder's Signature
(As in Bank Records)


Second Account Holder's Signature
(As in Bank Records)


Third Account Holder's Signature
(As in Bank Records)



Bank Account Number

Common Terms & Conditions applicable to both SIP through PDC and ECS

- The SIP facility is available only under LOTUS INDIA TAX PLAN and LOTUS INDIA CONTRA FUND.
- Please read the Key Information Memorandum and the Offer Document for Applicable NAV, Risk factors, Load and other information before investing.
- Existing Investors in Schemes of Lotus India Mutual Fund are required to state their existing Folio Number. All details including Joint holders, mode of holding etc. will be as per the existing Folio no.
- Load Structure : Please refer to the Key Scheme Features of the respective schemes in page no. 2.
- Units of Lotus India Tax Plan can not be assigned / transferred / pledged / redeemed / switched out until completion of 3 years from the date allotment of the respective units.
- Terms of SIP :

a. Frequency	Monthly / Quarterly (April, July, Oct, Jan)		
b. Minimum Installments	Monthly : Six installments ; Quarterly : Four installments		
c. Minimum SIP Installment & Amount		Monthly	Quarterly
	Lotus India Tax Plan	6 x Rs. 500	4 x Rs. 500
	Lotus India Contra Fund	6 x Rs.1,000	4 x Rs. 1,500
d. Installment Dates Offered	3rd or 10th or 20th of month		
e. Installment Amount	All installments to be of an uniform amount. No upper limit for purchase for single cheque or in aggregate.		
f. Allotment of Units	Units will be allotted at the NAV related prices of the 3rd or 10th or 20th of the month or next business day if the 3rd or 10th or 20th of the month is a holiday		
g. Dispatch of Statement	The first account statement under SIP shall be issued within 10 working days of the initial investment. Subsequent dispatch of the statement of accounts to the unit holders under SIP will be once every quarter ending March, June, September and December within 10 working days from the end of the respective quarter.		

- Lotus India Mutual Fund / Lotus India Asset Management Company Private Limited reserves the right to reject any application without assigning any reason thereof.

Terms & Conditions - specific to SIP through Post Dated Cheques (PDC)

- Terms of SIP

a. Offered to Investors	Residing at any of the Official Points of Acceptance
b. Receipt of PDCs	For fresh investors the first SIP cheque to be dated current day. There should be a minimum lead time of 10 working days between the first current day SIP and subsequent installment.
	For existing investors the first SIP cheque may or may not be dated current day. There should be a minimum lead time of 10 working days between the date of submission and the installment date if the first SIP cheque is post dated.
c. Discontinue SIP / change in mandate	Written request to discontinue to be submitted at least 15 days prior to the due date of the next cheque

- The cheques should be drawn favouring "Lotus India Tax Plan"/ "Lotus India Contra Fund" and crossed "Account Payee only".
- Payment may be made by cheques drawn on any bank which is situated and is a member of the Banker's Clearing House located at the place where SIP application is submitted.
- Payments made by non MICR cheques will not be accepted.

Terms & Conditions - specific to SIP through ECS SIP Payment through Electronic Clearing Service of the Reserve Bank of India (RBI)

- SIP Auto Debit Facility via ECS is offered only in the following locations:**

1. Agra	9. Calicut	17. Gwalior	25. Jodhpur	33. Nagpur	41. Trichur
2. Ahmedabad	10. Chandigarh	18. Hubli	26. Kanpur	34. Panjim	42. Trivandrum
3. Allahabad	11. Chennai	19. Hyderabad	27. Kolkata	35. Patna	43. Udaipur
4. Amritsar	12. Cochin	20. Indore	28. Lucknow	36. Pondicherry	44. Varanasi
5. Bangalore	13. Coimbatore	21. Jabalpur	29. Ludhiana	37. Pune	45. Visakhapatnam
6. Baroda	14. Delhi	22. Jaipur	30. Mangalore	38. Raipur	46. Vijayawada
7. Bhopal	15. Gorakhpur	23. Jalandar	31. Mumbai	39. Rajkot	
8. Bhubaneswar	16. Guwahati	24. Jamshedpur	32. Mysore	40. Surat	

- This facility is offered only to the investors having bank accounts in select cities mentioned above. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Lotus India Mutual Fund / Lotus India Asset Management Company Private Limited without assigning any reason or prior notice. If any city is removed, SIP instructions of investors for such cities via ECS route will be discontinued without prior notice.
- The bank account provided for ECS should participate in local MICR clearing.
- The investor agrees to abide by the terms and conditions of ECS facility of RBI.
- Investors will not hold Lotus India Mutual Fund / Lotus India Asset Management Company Private Limited, its registrar and other service providers responsible, if the transaction is delayed or not affected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
- New Investors who wish to enroll for SIP through ECS should fill the SIP application form and the registration cum mandate form for ECS
- Investors should mandatorily give a cheque for the first transaction.
 - First SIP Cheque may be dated current day. All subsequent Installments through ECS to be either 3rd or 10th or 20th of month
 - The Registration cum Mandate Form for ECS should be submitted at least 30 days before the date of the first Debit through ECS.
- The first cheque should be drawn on the same bank account which is to be registered for ECS. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS is registered
- First SIP Cheque and subsequent SIP Installments via ECS should be of the same amount.
- Lotus India Mutual Fund / Lotus India Asset Management Company Private Limited, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- You can choose to change your bank account or discontinue this facility by giving 20 days written notice to any of our Investor Service Centers.

**OFFICIAL POINTS OF ACCEPTANCE (DURING ONGOING OFFER PERIOD)
FOR ALL SCHEMES OF LOTUS INDIA MUTUAL FUND**

LOTUS INDIA AMC - INVESTOR SERVICE CENTERS

Ahmedabad	: 503, Abhijeet III, 5th Floor, Opp. Mayor's Bungalow, Above Pantaloon Showroom, Law Garden, Ahmedabad - 380006. Tel. No. : +91 79 66051920 / 1232 • Fax No. : +91 79 26461920
Bangalore	: # 9/1, 2nd Floor, Classic Court, Richmond Road, Opp. Richmond Hotel, Bangalore - 560 025. Tel. No. : +91 80 66130002 / 22110061 • Fax No. : +91 80 66130480.
Chennai	: Unit No.A-4, Level 3, Anmol Palani, No.88, G.N.Chetty Road, T.Nagar, Chennai-600017. Tel. No. : +91 44 64502421 / 2422 / 2423 • Fax No : +91 44 28158458.
Hyderabad	: Plot No. : 6-3-1090, B1, 1st Floor, TSR Towers, Above Standard Chartered Bank, Raj Bhavan Road, Somajiguda, Hyderabad - 500082. Tel No.: + 91 40 66468863/64/65
Kolkata	: "FMC Fortuna", A - 16, 4th Floor, 234 / 3 – A, AJC Bose Road, Kolkata - 700 020. Tel. No. : +91 33 64509944 / 9945/ 30536101 • Fax No.: +91 33 30536100.
Mumbai	: 6th Floor, Chandermukhi, Nariman Point, Mumbai-400 021. Tel. No. : +91 22 67474444 • Fax No. : +91 22 67474455.
New Delhi	: 16th Floor, Narain Manzil, 23, Barakhamba Road, Connaught Place, New Delhi-110001. Tel. No. : +91 11 66094455 / 4456 • Fax No. : +91 11 66094457.
Pune	: 204-205, Sanas Memories, 2nd Floor, 927, F.C.Road, Shivaji Nagar, Pune 411 004. Tel. No. : +91 20 66201036 / 37 • Fax No. : +91 20 66201134.

CAMS - INVESTOR SERVICE CENTERS/TRANSACTION POINTS

CAMS INVESTOR SERVICE CENTRES: **1 Ahmedabad** 402-406, 4th Floor - Devpath Building Off C G Road Behind Lal Bungalow Ellis Bridge Ahmedabad 380006 Email: camsahm@camsonline.com Phone: 079 - 3008 2468 / 3008 2469 Fax: 3008 2473 **2 Bangalore** Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre) Bangalore 560042 Email: camsgbl@camsonline.com Phone: 080 - 3057 4709 / 3057 4710 Fax: 2532 6162 **3 Bhubaneswar** 101/ 5, Janpath, Unit – III Near Hotel Swosti Bhubaneswar 751001 Email: camsbhr@camsonline.com Phone: 0674 - 325 3307 / 325 3308 Fax: 253 4909 **4 Chandigarh** Deepak Towers SCO 154-155, 1st Floor Sector 17-C Chandigarh 160017 Email: camscha@camsonline.com Phone: 0172 - 304 8720 / 304 8721 Fax: 271 1325 **5 Chennai** Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai 600034 Email: camslb1@camsonline.com Phone: 044 - 3911 5563 / 3911 5565 Fax: 28283 613 **6 Cochin** 40 / 9633 D, Veekshanam Road Near International hotel Cochin 682035 Email: camscoc@camsonline.com Phone: 0484 - 323 4651 / 323 4658 Fax: 2383830 **7 Coimbatore** Old # 66 New # 86, Lokamanya Street (West) Ground Floor R.S.Puram Coimbatore 641002 Email: camscbe@camsonline.com Phone: 0422 - 301 8000 / 301 8001 Fax: 301 8003 **8 Durgapur** SN- 10, Ambedkar Sarani City Centre Durgapur 713216 Email: camsdur@camsonline.com Phone: 0343 - 329 8890 / 329 8891 Fax: 2548190 **9 Goa** No.108, 1st Floor, Gurudutta Bldg Above Weekender M G Road Panaji (Goa) 403001 Email: camsgoa@camsonline.com Phone: 0832 - 325 1755 / 325 1640 Fax: 242 4527 **10 Hyderabad** 102, First Floor Jade Arcade Paradise Circle Secunderabad 500003 Email: camshyd@camsonline.com Phone: 040 - 3918 2471 / 3918 2473 Fax: 3918 2472 **11 Indore** 101, Shalimar Corporate Centre 8-B, South tukogunj, Opp.Greenpark Indore 452001 Email: camsind@camsonline.com Phone: 0731 - 325 3692 / 325 3646 Fax: 2528609 **12 Jaipur** G-III, Park Saroj Behind Ashok Nagar Police Station R-7, Yudhisthir Marg ,C-Scheme Jaipur 302001 Email: camsjai@camsonline.com Phone: 0141 - 326 9126 / 326 9128 **13 Kanpur** G – 27,28 – Ground Floor CITY CENTRE 63/ 2, THE MALL Kanpur 208001 Email: camskpr@camsonline.com Phone: 0512 - 3918003 / 3918000 Fax: 3918002 **14 Kolkata** "LORDS Building" 7/1, Lord Sinha Road Ground Floor Kolkata 700071 Email: camscal@camsonline.com Phone: 033 - 32550760 / 3058 2285 Fax: 3058 2288 **15 Lucknow** Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj Lucknow 226001 Email: camsluc@camsonline.com Phone: 0522 - 391 8000 / 391 8001 Fax: 2237309 **16 Ludhiana** U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Above Dr. Virdi's Lab P.O Model Town Ludhiana 141002 Email: camslhd@camsonline.com Phone: 0161 - 301 8000 / 301 8001 Fax: 501 6811 **17 Madurai** 86/71A, Tamilsangam Road Madurai 625001 Email: camsmdu@camsonline.com Phone: 0452 - 325 1357 / 325 2468 **18 Mangalore** No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri Mangalore 575003 Email: camsmang@camsonline.com Phone: 0824 - 325 1357 / 325 2468 Fax: 425 2525 **19 Mumbai** Rajabhadur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai 400023 Email: camsbby@camsonline.com Phone: 022 - 30282468 / 30282469 Fax: 2262 2561 **20 Nagpur** 145 Lendra, Behind Indus Ind Bank New Ramdaspath Nagpur 440010 Email: camsnpr@camsonline.com Phone: 0712 - 325 8275 Fax: 254 1449 **21 New Delhi** 304-305 III Floor Kanchenjunga Building 18, Barakhamba Road Connaught Place New Delhi 110001 Email: camsdel@camsonline.com Phone: 011 - 3048 2471 / 3048 1203 Fax: 2335 3834 **22 Patna** Kamalaya Shobha Plaza (1st Floor) Behind RBI Near Ashiana Tower Exhibition Road Patna 800001 Email: camspat@camsonline.com Phone: 0612 - 325 5284 / 325 5285 Fax: 2322207 **23 Pune** Nirmiti Eminence, Off No. 6, I Floor Opp Abhishek Hotel Mehendale Garage Road Erandawane Pune 411004 Email: camspun@camsonline.com Phone: 020 - 3028 3005 / 3028 3003 Fax: 3028 3002 **24 Surat** Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyawad, Nanpura Surat 395001 Email: camssur@camsonline.com Phone: 0261 - 326 2267 / 326 2468 **25 Vadodara** 109 - Silver Line Besides World Trade Centre Sayajigunj Vadodara 390005 Email: camsvad@camsonline.com Phone: 0265 - 301 8029 / 301 8031 Fax: 3018030 **26 Vijayawada** 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet Vijayawada 520010 Email: camsvij@camsonline.com Phone: 0866 - 329 9181 / 329 5202. **27 Visakhapatnam** 47/ 9 / 17, 1st Floor 3rd Lane , Dwaraka Nagar Visakhapatnam 530016 Email: camsviz@camsonline.com Phone: 0891 - 329 8397 / 329 8374

CAMS TRANSACTION POINTS: **28. Agra** F-39/203, Sky Tower Sanjay Place, Agra 282002 Email: camsagr@camsonline.com Phone: 0562 - 324 0202 / 324 2267 Fax: 2521 170. **29. Amritsar** 378-Majithia Complex, 1st Floor M. M. Malviya Road Amritsar 143001 Email: camsam@camsonline.com Phone: 0183 - 325 7404 / 9872004056 **30. Dehradun** 204/121 Nari Shilp Mandir Marg Old Connaught Place Dehradun 248001 Email: camsdun@camsonline.com Phone: 0135 - 325 1357 / 325 8460. **31. Jalandhar** 367/8, Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001 Email: camsjal@camsonline.com Phone: 0181 - 3254883 / 2222882. **32. Moradabad** B-612 'Sudhakar' Lajpat Nagar Moradabad 244001 Email: camsmbd@camsonline.com Phone: 0591 - 329 7202 / 329 98412

**ADDITIONAL OFFICIAL POINTS OF ACCEPTANCE (DURING ONGOING OFFER PERIOD)
FOR LOTUS INDIA TAX PLAN AND LOTUS INDIA CONTRA FUND**

CAMS TRANSACTION POINTS: **33. Ajmer** Shop No.S-5, Second Floor Swami Complex Ajmer 305001 Email: camsajm@camsonline.com Phone: 0145 - 329 2040 **34. Allahabad** No.7 1st Floor Bihari Bhawan 3, S.P. Marg, Civil Lines Allahabad 211001 Email: camcall@camsonline.com Phone: 0532 - 329 1273 / 329 1274 **35. Alwar** 256A, Scheme No:1, Arya Nagar Alwar 301001 Email: camsalw@camsonline.com Phone: 0144 - 2702324 **36. Amaravati** 81, Gulsham Tower, 2nd Floor Near Panchsheel Talkies Amaravati 444601 Email: camsama@camsonline.com Phone: 0721 - 329 1965 **37. Anand** 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand 388001 Email: camsana@camsonline.com Phone: 02692 - 325071 / 320704 **38. Asansol** Block - G 1st Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram Asansol 713303 Email: camsasa@camsonline.com Phone: 0341 - 329 5235 / 329 8306 **39. 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