

This Statement of Additional Information (SAI) contains details of PineBridge Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference (is legally a part of the Scheme Information Document - SID).

Name of Mutual Fund: PineBridge Mutual Fund

This Statement of Additional Information is dated December 3, 2012.

Sponsor

PineBridge Investments Japan Co., Ltd.
JA Building, 3-1,
Otemachi 1-chome,
Chiyoda-ku,
Tokyo 100-6813
Japan

Trustee

PineBridge Investments Trustee Company (India) Private Limited
Registered Office:
604, 6th Floor, Peninsula Tower,
Peninsula Corporate Park,
Ganpatrao Kadam Marg,
Lower Parel, Mumbai - 400 013

Asset Management Company

PineBridge Investments Asset Management Company (India) Private Limited
Registered Office:
604, 6th Floor, Peninsula Tower,
Peninsula Corporate Park,
Ganpatrao Kadam Marg,
Lower Parel, Mumbai - 400 013

Registrar and Transfer Agent

Computer Age Management Services Private Limited
Registered Office:
New No. 10, Old No. 178,
MGR Salai, Nungambakkam,
Chennai - 600 034

Custodian

Citibank N. A.
C-61, Citi Centre,
Bandra Kurla Complex,
Bandra (E),
Mumbai - 400 051

Auditors to the Fund

S. R. Batliboi & Co.
6th Floor, Express Towers,
Nariman Point,
Mumbai - 400 021

Fund Accountant

Citibank N. A.
C-61, Citi Centre,
Bandra Kurla Complex,
Bandra (E),
Mumbai - 400 051

Table of Contents

I. INFORMATION ABOUT SPONSOR, AMC AND TRUSTEE COMPANIES	1
A. Constitution of the Mutual Fund	1
B. Sponsor	1
C. The Trustee	2
D. Asset Management Company	6
E. Service providers	12
F. Condensed financial information (CFI)	12
II. HOW TO APPLY	22
III. RIGHTS OF UNITHOLDERS OF THE SCHEME	25
IV. INVESTMENT VALUATION NORMS FOR SECURITIES AND OTHER ASSETS	25
V. TAX & LEGAL & GENERAL INFORMATION	29
A. Taxation on investing in Mutual Funds	29
B. Legal Information	33
C. General Information	36

I. INFORMATION ABOUT SPONSOR, AMC AND TRUSTEE COMPANY

A. Constitution of the Mutual Fund

PineBridge Mutual Fund (“**Mutual Fund**”) (erstwhile known as AIG Global Investment Group Mutual Fund) has been constituted as a trust in terms of the Trust Deed dated December 15, 2006 as amended on October 5, 2012 (“**Trust Deed**”) in accordance with the provisions of the Indian Trusts Act, 1882 (2 of 1882) with PineBridge Investments Japan Co., Ltd. as the Sponsor of the Mutual Fund and PineBridge Investments Trustee Company (India) Private Limited as the Trustee. The Trust Deed has been registered under the Indian Registration Act, 1908. The Mutual Fund has been registered with SEBI on November 9, 2012 under Registration Code MF/054/07/02.

Pursuant to an agreement entered into between American International Group, Inc. (“**AIG**”), the ultimate parent of AIG Capital Corporation (“**AIGCC**”) (the erstwhile sponsor of the Mutual Fund) and Bridge Partners, L.P. (“**Bridge Partners**”), a Cayman Islands exempted limited partnership and a member of the Pacific Century Group, AIGCC has on October 5, 2012 sold (a) its entire shareholding in AIG Capital India Private Limited (“**AIGCI**”) (the immediate parent of the AMC and the Trustee Company) to PineBridge Investments Japan Co., Ltd., an indirect subsidiary of Bridge Partners, and (b) 1 (one) share each in the PineBridge Investments Asset Management Company (India) Private Limited (AMC) and PineBridge Investments Trustee Company (India) Private Limited (Trustee Company) to PineBridge Investments Japan Co., Ltd. Consequently, AIGCC ceases to be the sponsor of the Mutual Fund and PineBridge Investments Japan Co., Ltd. becomes the new sponsor of the Mutual Fund. A Deed of Novation to Trust Deed constituting the Mutual Fund has been executed on October 5, 2012 to reflect PineBridge Investments Japan Co., Ltd. as the new sponsor of the Mutual Fund.

B. Sponsor

PineBridge Mutual Fund is sponsored by PineBridge Investments Japan Co., Ltd. AIG Capital Corporation (the erstwhile sponsor of the Mutual Fund) is the Settlor of the trust constituting the Mutual Fund and has entrusted a sum of ₹ 1,00,000/- to the Trustee as the initial contribution towards the corpus of the Mutual Fund.

Brief details about the Sponsor

PineBridge Investments Japan Co., Ltd. is a corporation incorporated under the laws of Japan on November 17, 1986 having its registered office at JA Building, 3-1, Otemachi 1-chome, Chiyoda-ku, Tokyo 100-6813 Japan. Prior to March 26, 2010, PineBridge Investments Japan Co., Ltd. and certain affiliates were members of AIG Investments, the asset management and investment advisory arm of American International Group, Inc.

PineBridge Investments Japan Co., Ltd. is registered and regulated by the Financial Services Agency of Japan as a Financial Instruments Business Operator and has been operating as a non-discretionary investment advisor and as a discretionary investment manager in Japan since 1987. The core business of PineBridge Investments Japan Co., Ltd. includes the undertaking of the investment management business.

The financial performance of PineBridge Investments Japan Co., Ltd. for the last three financial years is as follows:

(in '000s)

Particulars	For the year ending March 31, 2012	For the year ending March 31, 2011	For the year ending March 31, 2010
Net-worth	Yen 4,781,174 (₹ 2,984,887)	Yen 6,061,058 (₹ 3,274,184)	Yen 5,998,782 (₹ 2,905,810)
Total Income	Yen 7,502,856 (₹ 4,684,033)	Yen 10,927,732 (₹ 5,903,161)	Yen 12,124,999 (₹ 5,873,350)
Profit After Tax	Yen -1,277,479 (₹ -797,530)	Yen 68,291 (₹ 36,891)	Yen 152,082 (₹ 73,669)
Assets under Management	Yen 745,700,563 (₹ 465,540,861)	Yen 957,646,497 (₹ 517,320,638)	Yen 6,290,109,287 (₹ 3,046,928,939)

Note: Converted into Rupees using Reserve Bank of India Reference Rate (Source: www.rbi.org.in)

Reference Rate (Rupee/100Yen)	62.43 (March 31, 2012)	54.02 (March 31, 2011)	48.44 (March 31, 2010)
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PineBridge Investments Japan Co., Ltd. is an indirect wholly owned subsidiary of Bridge Partners, L.P., the key holding company of the PineBridge Investments group entities. A brief overview of the evolution of the PineBridge Investments group is set out below.

Evolution of the PineBridge Investments Group

PineBridge Investments group is an independent asset management organization majority owned by a subsidiary of Pacific Century Group, an Asia-based private investment group (“**PCG**”).

Pursuant to a divestiture program initiated by AIG following the global financial crisis in late 2008, AIG sold a certain portion of its investment advisory and asset management business (which was rebranded as PineBridge Investments in 2009) to PCG in March 2010. Entities forming the PineBridge Investments group were formerly part of ‘AIG Investments’, which also included the AMC and Trustee Company. Upon the sale to PCG, the PineBridge Investments group of entities was reorganized into a corporate structure headed by Bridge Partners, L.P.

PineBridge Investments manages US \$69.4 billion in assets, as of 30 September, 2012, for institutional and individual clients across an extensive platform of listed equity, fixed income, private equity and hedge capabilities. With approximately 692 employees, PineBridge Investments' strong global network captures local market knowledge and identifies potential opportunities for the benefit of investors around the world.

C. The Trustee

PineBridge Investments Trustee Company (India) Private Limited (the "Trustee"), through its Board of Directors, shall discharge its obligations as the Trustee of PineBridge Mutual Fund. The Trustee ensures that the transactions entered into by the AMC are in accordance with the SEBI Regulations and will also review the activities carried on by the AMC.

Details of Trustee Directors:

Name	Age /Qualification	Brief Experience
Mr. Omesh Chand Khanna	66 years, Fellow of the Institute of Chartered Accountants (England and Wales), UK. BA Delhi University, India.	Mr. Khanna has worked with Food and Agriculture Organization (FAO) of the United Nations. He was responsible for all aspects of audit, investigation and governance as the Director in the office of the Inspector General. After retirement he continues to work as a part time senior consultant of FAO from 2002. Mr. Khanna is not a director in other companies.
Mr. Davinder Rajpal	68 years, Bachelor of Commerce from St. Xavier's College, Calcutta University (1965), and an Associate of the Federation of Insurance Institute (1969).	Mr. Rajpal began his professional career in 1961. Prior to retirement in 2006, he was "Executive Team Member" in Swiss Re, Zurich (2000 – 2002) and subsequently in Swiss Re – Asia HQ, Hong Kong (2002 – 2006), a body responsible for the strategic development and overall management decision making for all Asia Pacific Property & Casualty operations. He was simultaneously (2000 – 2006) also "Head of Turkey, Middle East and South Asia" markets for Property & Casualty business in Swiss Re. As "General Manager" for AXA China Region, Hong Kong (1992 – 2000), he was responsible for defining regional strategies and provided overall management of the company's general insurance operations. As "General Manager" for CIGNA, his territorial responsibilities included Hong Kong, Taiwan and Macau (1985 – 1992). Previous positions have given him in-depth experience and exposure to global insurance practices and administration. <u>Other Directorships:</u> Mr. Rajpal is an independent non-executive director on board of IDBI Federal Life Insurance Company Limited, Mumbai.
Mr. Indresh Narain	67 years, Associate Institute of Bankers, London, BA (Hons)	Prior to his retirement in 2005, Mr. Narain was with the HSBC group as the Head of Compliance and Legal. <u>Other Directorships:</u> Mr. Narain is a Non-executive director on the Board of (i) Cholamandalam Investment & Finance Ltd. and (ii) Dhanuka Agritech Ltd.
*Mr. Kazuya Sugiura	49 years, BA in Economics from Gakushuin University and is also a Chartered Member of the Security Analyst Association of Japan	Mr. Sugiura is President and Chief Executive Officer of PineBridge Investments Japan Co., Ltd. He joined the firm in May 2002, and was responsible for Investment Trust Business and Variable Annuity Business as Head of Fund Business Development Division / Head of VA Business Division until he assumed the CEO position in 2011. Prior to joining PineBridge Investments Japan Co., Ltd., Mr. Sugiura worked for Merrill Lynch Investment Managers, where he was a Director and Head of Intermediate Sales Department. His extensive experience in the fund business development field spans more than 25 years also working for Prudential Investments Japan Co., Ltd., Nomura – BlackRock Asset Management Co. Ltd., and Nomura Asset Management (Singapore) Ltd. <u>Other Directorships:</u> Mr. Sugiura is a director on the board of PineBridge Investments Japan Co., Ltd.

*Associate Directors

Summary of the Substantive Provisions of the Trust Deed

Pursuant to the Trust Deed dated December 15, 2006, as amended on October 5, 2012, constituting the Fund and in terms of the SEBI Regulations, the rights and obligations of the Trustee, inter alia, are as under:

- The Trustee Company has exclusive ownership of the assets of the Schemes of the Fund (Trust Property) and holds the same in trust and for the benefit of the Unit Holders.
- The Trustee shall ensure that:
 - the liability of a particular scheme of the Fund shall be met out of the assets of the same scheme and shall in no way attach to or become a liability of any other scheme of the Fund; and
 - proper and separate accounts and records are maintained for each of the schemes of the Fund.

3. The Trustee Company has the authority to appoint one or more bodies corporate to act as an asset management company and to enter into an investment management agreement with them to float, promote and operate schemes of the Fund approved by the Trustee and SEBI and to manage the funds mobilised under various schemes of the Fund in accordance with the provisions of the Trust Deed and the Regulations and subject to supervision of the Trustee.
4. The Trustee Company is responsible for the management of the Fund and for providing information to the Unit Holders, the Sponsor, SEBI, and any other regulatory body and to ensure compliance by the Mutual Fund /AMC of all statutory formalities.
5. The Trustee Company, through the AMC is, inter alia, empowered and entitled to:
 - (i) frame one or more Schemes for the issue of Units and frame such rules and regulations for the issue as it may in its absolute discretion deem fit;
 - (ii) acquire, hold, manage, trade, lend and dispose of stocks and securities of all kinds, subject to RBI approval;
 - (iii) acquire or enter into or deal in any derivative, option, hedging, swap or other contract of a similar nature, repurchase agreement transactions and to enter into securities lending and borrowing transactions, underwriting and sub underwriting contracts and placings;
 - (iv) calculate the offer, repurchase and Redemption prices of Units including inter alia the allowance to be made in computing these prices for contingent liabilities;
 - (v) keep the capital and moneys of the Fund in call or repurchase options or deposit with banks or other financial institutions or companies or any other financial instruments as may be permitted under the Regulations;
 - (vi) enter into agency arrangements with one or more persons for the purposes of mobilizing collections for various schemes of the Fund and displaying the advertisements and other marketing materials;
 - (vii) enter into agreements or arrangements including agreements/arrangements by way of tie-ups, collaborations, joint ventures with mutual funds, asset management companies, financial institutions, investment companies, banks and other institutions;
 - (viii) do any other kind of business connected with mobilization of savings and investments;
 - (ix) accept contributions, grants, and donations;
 - (x) collect, get in and receive the profit, interest, dividend and income of the Trust Property from time to time as and when the same becomes due and receivable;
 - (xi) pay all costs, charges, expenses and outgoings of and incidental to the administration and execution of the Trust and the management and maintenance of the Trust Property and incurred for the same in accordance with and subject to the limits under the Regulations as may be stipulated from time to time;
 - (xii) appoint brokers, sub-brokers, agents, custodial agents, registrars, share transfer agents for the purpose of purchase and sale of securities, investment under the schemes of the Fund and to pay their charges;
 - (xiii) appoint and engage advocates, solicitors, valuers, chartered accountants, credit rating agencies, and other such advisers and experts for the purpose of the Scheme and to pay their remuneration and charges;
 - (xiv) do all such acts, deeds and things and exercise such powers and sign and execute all such documents, Unit Certificates, transfer forms, declarations, affidavits, indemnities as it may in its absolute discretion deem fit;
 - (xv) open one or more bank accounts, securities account/s with RBI and other banks (if permitted) and operate the same;
 - (xvi) deal with all matters arising from the Fund/AMC, on the one hand and Unit Holders on the other, and to settle disputes, if any, with Unit Holders;
 - (xvii) generally to exercise all such powers as it may be required to be exercised under the Regulations for the time being in force and do all such matters and things as may promote the Fund or as may be incidental to or consequential upon the discharge of its functions and the exercise and enforcement of all or any of the powers and rights under the Trust Deed;
 - (xviii) pay out of the income of the Trust Property after deducting all expenses the interest and dividend in accordance with the scheme and the SID applicable to each scheme of the Fund;
 - (xix) conduct spot checks on the Asset Management Company at such frequency and in such manner as it may deem fit to ensure compliance with the provisions of the Regulations including but not limited to provisions governing pricing of units, payments into and out of the Trust Property, proper accounting of the income of the Trust and charging of expenses as permitted;
 - (xx) subject to the provisions of the Regulations and the Trust Deed, exercise all powers and rights of a trustee under the Indian Trusts Act, 1882 to achieve the objects of this Trust and protect the interests of the Unit Holders;
 - (xxi) invest in real estate or immovable property of any nature or to acquire any right, title and interest in immovable property of any nature;

- (xxii) subscribe to any bonds or debenture or securities issued by institutions or bodies engaged in housing finance;
 - (xxiii) set up or constitute or manage or advise any offshore fund or scheme and to contribute to any corpus in respect thereof or subscribe to any scheme framed by such offshore fund and to do all acts, deeds, matters and things incidental thereto including operating accounts abroad, entering into an agency agreement with a bank incorporated outside India;
 - (xxiv) carry on activity of venture capital finance and if necessary for that purpose to frame any special Scheme or Schemes whether in India or abroad;
 - (xxv) invest in the securities or in units of all other mutual funds including offshore funds (subject to the guidelines stipulated by SEBI from time to time);
 - (xxvi) keep deposits or to make advances to any company or body corporate;
 - (xxvii) institute/defend, conduct, compound or abandon any legal proceedings for or on behalf of or in the name of the Trust or the Trustee or its officers or concerning the affairs of the Trust and also to compound and allow time for payment or satisfaction of any debts due and of any claims or demands by or against the Trust and to refer any differences to arbitration and observe and perform any awards thereof;
 - (xxviii) make and give receipts, releases and other discharges for moneys payable to the Trust and for the claims and demands of the Trust;
 - (xxix) appoint and at its discretion remove agents, to determine their duties, to fix their emoluments and to acquire security in such instances and of such amount as it may think fit;
 - (xxx) ascertain, appropriate and distribute the surplus generally or under various Schemes or under any Scheme to allocate unit capital to any new Scheme, to determine and allocate income, profits and gains and expenses in respect of any Scheme, to carry forward, reinvest or otherwise deal with any surplus and to transfer such sums as the Board may deem fit to one or more reserve funds which may be established at the discretion of the Board;
 - (xxxi) enter into any contract with any Corporation or any other organisation for the purpose of securing such insurance cover or such other benefits for the Unit Holders as may be given by the Corporation or other organisation;
 - (xxxii) get the Units under any Scheme listed in one or more stock exchanges;
 - (xxxiii) have the Trust registered or recognised by any stock exchange in India in its name or otherwise and to act as brokers or sub-brokers;
 - (xxxiv) act as underwriters or sub-underwriters in any issue of securities and to give bridge finance assistance against any underwriting arrangements;
 - (xxxv) procure the Trust or any such Scheme made by it to be registered or recognised in any foreign country or place for its activities and for such purpose, make such investments and deposits as may be required by the laws of such country or place;
 - (xxxvi) open one or more bank accounts for the purposes of the Trust, to deposit and withdraw money and fully operate the same; and
 - (xxxvii) borrow funds, including for a temporary period, subject to applicable provisions of the Regulations in force for the time being.
6. The Trustee Company is responsible for supervising the collection of all income due to be paid to the Scheme and for claiming any repayment of tax and holding any income received in trust for the Unit Holders in accordance with the Trust Deed and the Regulations.
 7. The Trustee shall act at all times in the interest of Unit Holders and provide all such information to Unit Holders and SEBI as may be specified by SEBI.
 8. The Trustee Company shall inter alia:
 - (i) at no time acquire any asset out of the Trust Property, which involves the assumption of any liability which is unlimited or results in the encumbrance of the Trust Property in any way, except to the extent permitted by the Regulations;
 - (ii) not make or grant loans or guarantee loans except with the prior approval of the Trustee and if so required, from SEBI, in writing nor carry out at any time any activity in contravention of the Regulations;
 - (iii) take reasonable care to ensure that the schemes floated and managed by the AMC are operated in accordance with the Trust Deed, the SID and the Regulations;
 - (iv) cause the AMC to ensure that the manner of calculating the offer, repurchase and Redemption prices of Units, including inter alia the allowance to be made in computing these prices for contingent liabilities, would be in accordance with the Regulations and any guidelines issued by SEBI from time to time; and
 - (v) be bound to discharge all obligations, duties and responsibilities entrusted to them under the Regulations.

9. The Trustee shall exercise due diligence as under:

General Due Diligence:

- (i) The Trustee shall be discerning in the appointment of the key personnel of the AMC;
- (ii) The Trustee shall review the desirability or continuance of the AMC if substantial irregularities are observed in any of the schemes and shall not allow the AMC to float new schemes;
- (iii) The Trustee shall ensure that the Trust Property is properly protected, held and administered by proper persons and by a proper number of such persons;
- (iv) The Trustee shall ensure that all service providers hold appropriate registrations from SEBI or concerned regulatory authorities; and
- (v) The Trustee shall report to SEBI of any special developments in the Fund.

Special Due Diligence:

- (i) The Trustee shall arrange for test checks of service contracts at such frequency and in such manner as it shall deem appropriate from time to time;
 - (ii) The Trustee shall obtain internal audit reports at regular intervals from independent auditors appointed by the Trustee;
 - (iii) The Trustee shall obtain compliance certificates at regular intervals from the AMC;
 - (iv) The Trustee shall hold meetings of the Board of Directors of the Trustee regularly and frequently;
 - (v) The Trustee shall consider the reports of the independent auditor and compliance reports of the AMC at the meetings of the Board of Directors of the Trustee for appropriate action;
 - (vi) The Trustee shall maintain minutes of the meetings of the Board of Directors of the Trustee;
 - (vii) The Trustee shall prescribe and adhere to a code of ethics by the Trustee, AMC and its personnel;
 - (viii) The Trustee shall communicate in writing with the AMC regarding any deficiencies and checking on the rectification of deficiencies;
 - (ix) The Trustee shall ensure that the accounts maintained by the AMC follow the accounting policies prescribed by SEBI or any other relevant authority and shall be in the prescribed format and have the prescribed contents;
 - (x) The Trustee shall procure that all necessary statements in respect of the Fund and the Trust Property are prepared in the manner required by Regulations and make or cause to be made all reports, publications, notices and filings with respect to the Fund required by Indian law;
 - (xi) The Trustee shall cause the balance sheet and accounts of the Trust to be prepared and submitted to the Sponsor for the accounting year as soon as may be after the end of each accounting year;
 - (xii) The Trustee shall cause the affairs of the various schemes of the Trust in respect of every accounting year to be audited by one or more auditors qualified to act as auditors under the law for the time being and obtain their report and submit the same to SEBI or any other Government Authority, if required by the law in force. The auditor shall be appointed by the Trustee and the Trustee may in its discretion, determine out of what part or parts of the Trust Property or the income thereof, the cost of such audit shall be defrayed and may make such apportionment of such costs as it thinks desirable. Such auditor shall not be the same as the auditor appointed for the AMC.
10. The Trustee shall segregate the assets of the Trust from all other assets held by them whether beneficially or as trustee of some other trust and shall also segregate and maintain separate assets pertaining to each Scheme.
11. The Trustee shall be entitled to pay out of the Trust Property all costs, charges, expenses for preservation and protection of the Trust Property including costs, charges and expenses for instituting any suits or defending any claims.
12. The Trustee may amend the Trust Deed with the prior approval of SEBI and the Unit Holders where it affects the interest of Unit Holders.
13. The Trustee Company may, subject to the Regulations, acquire, hold, develop, deal with and dispose of any movable or immovable property either on ownership, rental or other basis whatsoever, with power to let or sublet the same with or without charging any compensation fee or rent as the Trustee may in its absolute discretion deem fit. However, no investment shall be made in immovable property from the resources mobilised for the Scheme.

Trustee - Supervisory Role

The supervisory role of the Trustees will be discharged by reviewing the information and the operations of the Fund based on the reports submitted at the meetings of the Trustees, by reviewing the reports submitted by the Internal Auditor and the bi-monthly and half yearly compliance reports. Presently, the Board of Trustees are required to hold a meeting at least once in 2 calendar months and at least 6 such meetings are required to be held every year. During the financial year 2011-2012, 6 meetings of the Board of Directors of the Trustee were held. The Audit Committee, comprising of all the directors on the Board of the Trustee with an independent director as its chairman, has been constituted pursuant to the SEBI circular No. MFD/CIR/010/024/2000 dated January 17, 2000 to, inter alia, review internal audit systems and reports from internal and statutory auditors.

D. Asset Management Company

PineBridge Investments Asset Management Company (India) Private Limited (*earlier known as AIG Global Asset Management Company (India) Private Limited*) ("**AMC**") is a private limited company incorporated under the Companies Act, 1956 on October 30, 2006 having its Registered Office at 604, 6th Floor, Peninsula Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400 013. The AMC has been appointed as the asset management company of PineBridge Mutual Fund (*earlier known as AIG Global Investment Group Mutual Fund*) by the Trustee vide Investment Management Agreement dated December 15, 2006, executed between the Trustee and the AMC. The Investment Management Agreement has been amended by the Trustee and the AMC by executing the First Amendment to the Investment Management Agreement dated November 28, 2012.

Details of AMC Directors:

Name	Age /Qualification	Brief Experience
Mr. Kulbir Singh	65 years, B.A. (Eco. Hons)	Mr. Singh started his career in 1967 with Grindlays Bank and left the organization in 1996 to return to India. He then created Citadel Corporate Services Private Limited and currently is a director on board of the company. He is also the managing partner of Strategic and Financial Advisory since 2000. From 2001 to 2003 he was advisor to Rothschild Bank AG, Zurich. He worked with Exhibitions India Group from 2006 to 2009 as an advisor and with JMD Consultants Private Limited as a senior advisor from 2007. Since 2009 he has been Senior Advisor to Monument Capital Group LLC, a private equity firm <u>Other Directorships:</u> Mr. Singh is a Non-executive director on the board of Harig Crankshaft Limited and Secure Earth Technologies Limited. Mr. Singh is also a Director on the board of Persistent Sentinel India Private Limited and Citadel Corporate Services Private Limited.
Mr. Sukh Dev Nayyar	70 years, MSc in Physics	Mr. Nayyar started his career in 1962 with Grindlays Bank and held three positions, i.e. general manager, head of credit for South Asia and head of corporate and investment banking. In 1994 he moved to ING Bank to become the Chief Executive, Country Head for whole of India and from 1998 to 2002 he held the position of Chairman and managing director with ING Asset Management. Mr. Nayyar retired in 2002 at the age of 60 years. <u>Other Directorships</u> Mr. Nayyar is a Non-executive director on the board of Diamond Trust Bank Kenya Limited, Development Credit Bank Limited and Greaves Cotton Limited.
*Mr. Huzaifa Husain	38 years, Bachelor of Technology (IT-BHU), Post Graduate Diploma in Management (IIM Bangalore)	Mr. Husain worked as the investment analyst handling equity research with the Principal PNB AMC for the period 2000 to 2004. He then worked as portfolio manager with TATA AIG Life Insurance Co. Ltd. from 2004 to 2006 and post 2006 worked as Head - Equities with PineBridge Investments Asset Management Company (India) Private Limited. Mr. Husain is not a director in other companies.
*Mr. Rajeev Mittal	42 years, BSc (Honours) Mathematics and Statistics	Mr. Mittal is the Managing Director, CEO of PineBridge Investments Asia Limited (Asia Pacific). As CEO for Asia Pacific, he is responsible for implementing PineBridge's dynamic growth strategy across the region where PineBridge has a long history of servicing both institutional and retail clients. Prior to taking on his expanded role in Asia and relocating to Hong Kong from London early in 2011, Mr. Mittal was CEO for PineBridge Investments in Europe. Mr. Mittal is also a member of the firm's Management Committee, a member of the Fixed Income Asset Allocation Team and also represents fixed income in the Global Asset Allocation Committee meetings. Since joining the firm in 1992, his responsibilities have included portfolio management of single currency U.S. Dollar, Sterling, and Irish Punt portfolios, as well as global bond portfolios. He became Head of International Fixed Income in March 2009, overseeing Global Sovereign strategies and various country specific strategies focused in Asia. <u>Other Directorships:</u> Mr. Mittal is a Director on the board of PineBridge Investments Asia Limited. Mr. Mittal is also a Director on the board of PineBridge Investments Management Taiwan Limited, PineBridge Investments Hong Kong Limited, PineBridge Investments Singapore Limited, PineBridge Investments India Advisors Private Limited, PineBridge Investments Malaysia Sdn. Bhd., Huatai-PineBridge Fund Management Company Limited, PineBridge Investments Shanghai Limited, PineBridge Investments Japan Co., Ltd. and PineBridge Investments Korea Limited.

* Associate Directors

Duties and Responsibilities of the AMC and the material provisions of the Investment Management Agreement

The duties and responsibilities of the AMC shall be consistent with the Regulations and the Investment Management Agreement (IMA). The AMC shall discharge such duties and responsibilities as provided for under the Regulations and the IMA. The AMC shall, in the course of managing the affairs of the Fund, inter alia:

1. provide management, advisory and administrative services for the Trust in accordance with the provisions of the IMA and any resolution of the Trustee Board from time to time;
2. formulate and devise various Schemes and invest the Trust Fund in accordance with the objects/provisions of the Trust Deed, the Regulations, or circulars issued by SEBI from time to time;
3. manage the Schemes of the Fund in accordance with the relevant rules and regulations applicable to them (including the provisions of the relevant SID applicable to each Scheme) subject to directions from SEBI;
4. be responsible for the day-to-day management of the Trust Property and the various Schemes of the Fund;
5. be responsible for floating and issuing Schemes for the Fund after approval of the same by the Trustee Board and SEBI, as well as investing and managing the funds raised under the various Schemes, in accordance with the provisions of the Trust Deed and the Regulations;
6. ensure that no SID of a Scheme, key information memorandum, abridged half yearly results and annual results are issued without the prior approval of the Trustee Board or the Board of the AMC in writing, and also ensure that such documents do not contain any statements or matter extraneous to the Trust Deed or particulars stated in the SID for the Scheme approved by the Trustee Board and SEBI;
7. disclose the Repurchase Price and NAV of the various Schemes of the Fund to the investors, at such intervals as may be specified by the Trustee Board and in accordance with the Regulations issued from time to time;
8. maintain books and records about the operation of various Schemes of the Fund to ensure compliance with the Regulations, and submit a quarterly report on the functioning of each of the various Schemes of the Fund to the Trustee or at such intervals and in such manner as may be required or called for by the Trustee or by SEBI;
9. send periodical reports, as required under the Regulations, in addition to any other reports called for by the Trustee or SEBI from time to time;
10. instruct the Auditors to examine the Trust's annual Statement of Accounts and to report on their correctness and authorise the auditors to communicate directly with the Trustee at any time;
11. publish by public advertisement in newspapers/display on website of the Mutual Fund and, if so thought fit, in any other manner, the unaudited half-yearly accounts / the half-yearly portfolio statement and audited annual accounts of the various Schemes as required under the Regulations;
12. at all times, ensure that the Trust Fund is segregated from assets of the AMC and assets of any other funds for which the AMC is responsible;
13. exercise all due diligence and vigilance in carrying out its duties and in protecting the rights and interests of the Unit Holders.

Information on Key Personnel:

Name of the Employee	Designation	Age (Yrs)	Educational Qualification	Total no. of years of experience	Assignments held during last ten years and Type & Nature of Experience
Deepak Joshi	Assistant Vice President - Dealing - Equities	42	B.Com, MFM	20 years	PineBridge Investments Asset Management Company (India) Private Limited (January 2007 - Till date) Position held: AVP - Dealing - Equities. (May 2009 - Till date) Position held: Senior Manager - Dealing, Equities (January 2007 - April 2009) Principal PNB Asset Management Company Private Limited (September 2004 - January 2007) Position held: Trader Emkay Share & Stock Brokers Private Limited. (December 2003 - September 2004) Position held: Trader Swift Securities Limited (January 2000 - December 2003) Position held: Vice President - Equity

Name of the Employee	Designation	Age (Yrs)	Educational Qualification	Total no. of years of experience	Assignments held during last ten years and Type & Nature of Experience
Gokul Swaminathan	Dealer & Research Analyst - Fixed Income	38	CA, Inter ICWA, B.com	14 years	<p>PineBridge Investments Asset Management Company (India) Pvt. Ltd. (December 2006 - Till date)</p> <p>Position held: Dealer & Research Analyst - Fixed Income (February 2012 - Till date)</p> <p>Position held: AVP - Operations (November 2009 - February 2012)</p> <p>Position held: Senior Manager - Operations (January 2007 - November 2009)</p> <p>Position held: Manager - Operations (December 2006 - January 2007)</p> <p>AIG India Liaison Office (July 2006 - December 2006)</p> <p>Position held: Manager - Operations</p> <p>HDFC Asset Management Co. Ltd. (January 2006 - July 2006)</p> <p>Position held: Manager - Operations</p> <p>Alliance Capital Asset Management (India) Pvt. Ltd. (July 2001 - December 2005)</p> <p>Position held: Senior Manager (Settlements)</p>
Huzaifa Husain	Head - Equities	38	PGDM, B. Tech	15 years	<p>PineBridge Investments Asset Management Company (India) Private Limited. (December 2006 - Till date)</p> <p>Position held: Head - Equities (June 2009 - Till date)</p> <p>Position held: Fund Manager - Equities (December 2006 - May 2009)</p> <p>TATA AIG Life Insurance Co. Ltd. (May 2004 - December 2006)</p> <p>Position held: Equities Analyst</p> <p>Principal PNB Asset Management Company Private Limited (August 2000 - May 2004)</p> <p>Position held: Investment Analyst</p>
Mahmood Basha	Head - Sales	38	B.Com, MBA	15 years	<p>PineBridge Investments Asset Management Company (India) Pvt. Ltd. (December 2006 - Till date)</p> <p>Position held: Head - Sales (September 2010 - Till date)</p> <p>Position held: Head of Sales (North & South) (July 2008 - September 2010)</p> <p>Position held: Regional Head - South (Sales) (December 2006 - July 2008)</p> <p>Franklin Templeton Asset Management (India) Pvt. Ltd. (April 1999 - December 2006)</p> <p>Position held: Assistant Vice President</p>
Nilesh Chonkar	Head - Operations	37	MFM, M.Com, B.Com	14 years	<p>PineBridge Investments Asset Management Company (India) Pvt. Ltd. (October 2011 - Till date)</p> <p>Position held: Head - Operations (December 2012)</p> <p>Position held: Deputy Head - Operations (October 2011 - November 2012)</p> <p>PineBridge Investments Asset Management Company (India) Pvt. Ltd. (October 2006 - June 2011)</p> <p>Position held: AVP - Operations</p> <p>Principal PNB Asset Management Co. Pvt. Ltd. (October 2002 - October 2006)</p> <p>Position held: AVP, Head - PMS Operations</p> <p>J P Morgan Chase Bank (June 2002 - October 2002)</p> <p>Position held: Analyst</p> <p>Reliance Capital Asset Management Co. Pvt. Ltd. (August 2000 - June 2002)</p> <p>Position held: Executive</p>

Name of the Employee	Designation	Age (Yrs)	Educational Qualification	Total no. of years of experience	Assignments held during last ten years and Type & Nature of Experience
Rohit Gupte	Head - Compliance, Risk Management and Company Secretary	42	AICWA, LLB (General), ACS, B.Com	21 years	PineBridge Investments Asset Management Company (India) Pvt. Ltd. (April 2008 - Till date) Position held: Head - Compliance, Risk Management and Company Secretary (December 2012) Position held: Head - Operations (April 2008 - November 2012) Fidelity Fund Management Pvt. Ltd. (August 2006 - April 2008) Position held: Associate Director Operations HSBC Asset Management (India) Pvt. Ltd. (January 2004 - August 2006) Position held: Head - Operations HSBC Securities and Capital Markets (India) Pvt. Ltd. (March 2000 - December 2003) Position held: Senior Manager - Finance
Sameer Kalra	Equities Analyst	25	MBA, B.com (Marketing)	2 years	PineBridge Investments Asset Management Company (India) Pvt. Ltd. (December 2011 - Till date) Position held: Equities Analyst (December 2011 - Till date) Kelly Services India Pvt. Ltd. (September 2010 - December 2011) Position held: Product Development Executive
Sayantan Bhowmick	Equities Analyst	31	PGDM (MBA), B.E (Computer Science and Engineering), CFA	6 years	PineBridge Investments Asset Management Company (India) Pvt. Ltd. (October 2008 - Till date) Position held: Equities Analyst (February 2012 - Till date) Position held: Dealer & Research Analyst - Fixed Income (November 2009 - February 2012) Position held: Fixed Income Analyst (October 2008 - October 2009) Position held: Management Associate (June 2008 - September 2008) Novell Software Development (I) Pvt. Ltd. (July 2004 - May 2006) Position held: Senior Software Engineer
Siddhartha Singh	Chief Executive Officer	36	M.M.S, B.Sc	12 years	PineBridge Investments Asset Management Company (India) Pvt. Ltd. (December 2006 - Till date) Position held: Product Specialist - India Equities & Head - Product Development (January 2010 - Till date) Position held: Head - Product Development (December 2006 - January 2010) AIG India Liaison Office (November 2006 - December 2006) Position held: Head - Product Development Reliance Capital Asset Management Ltd. (July 2004 - November 2006) Position held: Head- Product Development & New Initiatives ABN AMRO Bank (October 2002 - July 2004) Position held: Manager - Consumer Banking IDBI Bank Ltd. (January 2000 - September 2002) Position held: Assistant Manager - Branch Banking

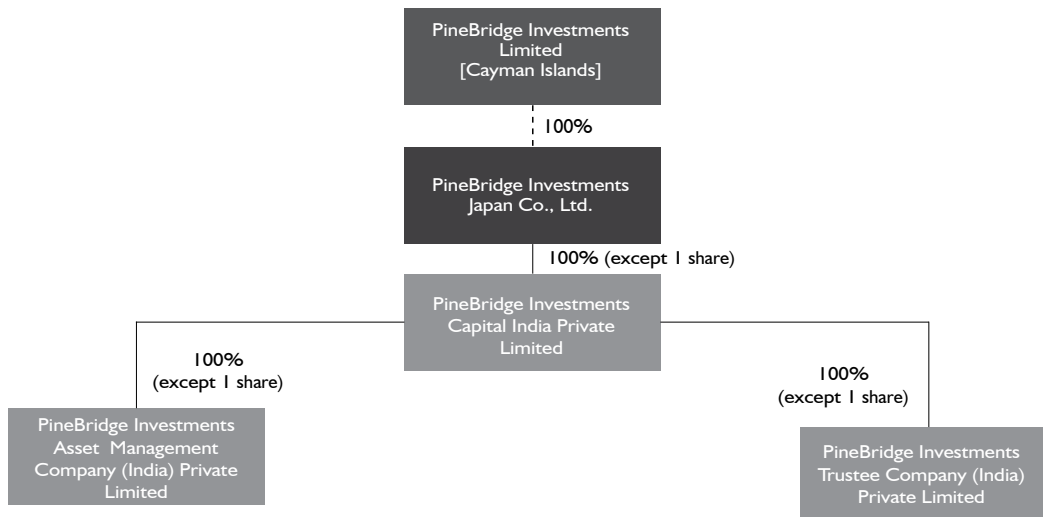
Name of the Employee	Designation	Age (Yrs)	Educational Qualification	Total no. of years of experience	Assignments held during last ten years and Type & Nature of Experience
Vikas Kalmane	Head - Finance	48	B.Com	25 years	<p>PineBridge Investments Asset Management Company (India) Pvt. Ltd. (December 2006 - Till date)</p> <p>Position held: Head - Finance (December 2012)</p> <p>Position held: AVP - Finance and Administration (November 2009 - till date)</p> <p>Position held: Senior Manager - Finance (December 2006 - November 2009)</p> <p>AIG India Liaison Office (October 2006 - December 2006)</p> <p>Position held: Senior Manager - Finance and Administration</p> <p>Edelweiss Securities Ltd. (September 2005 - October 2006)</p> <p>Position held: Senior Manager, Accounts and Finance</p> <p>SUN F&C Asset Management Company (India) Private Limited (October 1994 - September 2005)</p> <p>Position held: Senior Manager, Accounts and Finance</p>
Vikram Duggal	Head - Human Resources and Product Development	38	PGDPM & IR, B.Sc	15 years	<p>PineBridge Investments Asset Management Company (India) Pvt. Ltd. (December 2006 - Till date)</p> <p>Position held: Head - Human Resources and Product Development (December 2012)</p> <p>Position held: Head - Human Resources (December 2006 - November 2012)</p> <p>AIG India Liaison Office (July 2006 - December 2006)</p> <p>Position held: Head - Human Resources</p> <p>ICICI Prudential Life Insurance Co. Ltd. - (February 2005 - July 2006)</p> <p>Position held: Assistant Vice President - Human Resources</p> <p>Hindustan Lever Limited (May 1997 - February 2005)</p> <p>Position held: Unit HR Manager</p>
Vikram Saha	Head - Marketing	40	PGPM, B.Com	15 years	<p>PineBridge Investments Asset Management Company (India) Pvt. Ltd. (December 2006 - Till date)</p> <p>Position held: Head - Marketing (June 2007 - Till date)</p> <p>Position held: Senior Manager - Marketing (December 2006 - June 2007)</p> <p>Franklin Templeton Asset Management (India) Pvt. Ltd. (May 2004 - December 2006)</p> <p>Position held: Senior Manager - Marketing</p> <p>Birla Sun Life Asset Management Company Ltd. (June 2003 - May 2004)</p> <p>Position held: Assistant Manager - Marketing</p> <p>Zurich Asset Management Company India Pvt. Ltd. - (July 2000 - June 2003)</p> <p>Position held: Assistant Manager - Marketing & Communications</p>
Vikrant Mehta	Head - Fixed Income	41	M.S, CFA (ICFAI)	18 years	<p>PineBridge Investments Asset Management Company (India) Pvt. Ltd. (December 2006 - Till date)</p> <p>Position held: Head - Fixed Income (January 2011 - Till date)</p> <p>Position held: Fund Manager - Fixed Income (November 2009 - January 2011)</p> <p>Position held: AVP - Dealing, Fixed Income (May 2009 - November 2009)</p> <p>Position held: Senior Manager - Dealing, Fixed Income (December 2006 - April 2009)</p> <p>AIG India Liaison Office (December 2006)</p> <p>Position held: Senior Manager - Dealing, Fixed Income.</p> <p>NVS Brokerage Private Limited (April 2003 - December 2006)</p> <p>Position held: Vice President</p> <p>JM Morgan Stanley Fixed Income Securities Pvt. Ltd. (July 2000 - April 2003)</p> <p>Position held: Assistant Vice President</p>

Shareholding Pattern of the AMC

The AMC, which was incorporated on October 30, 2006, is 100% (except 1 share) owned by PineBridge Investments Capital India Private Limited. PineBridge Investments Capital India Private Limited is in turn 100% (except 1 share) owned by PineBridge Investments Japan Co., Ltd., the current sponsor of the Mutual Fund.

Shareholding pattern of the AMC as on October 5, 2012 is as under:

Name of Shareholder(s)	Type of Holdings	% of Holdings
PineBridge Investments Capital India Private Limited	Equity Shares	99.99
PineBridge Investments Japan Co., Ltd.	Equity Shares	0.01



Other Activities of the AMC - Non-binding advisory /sub-advisory services under Regulation 24 of SEBI (Mutual Funds) Regulations, 1996

Pursuant to the No Objection Certificate received from Securities and Exchange Board of India vide its letter reference IMD/PM/98790/07 dated July 16, 2007; the AMC under Regulation 24(2) of SEBI (Mutual Funds) Regulations, 1996 has been granted permission to provide non-binding advisory services to:

1. PineBridge Investments Asia Limited who is Investment Manager for Irish domiciled PineBridge Global Funds - PineBridge India Equity Fund
and
2. Foreign Institutional Investors (FII) / Sub Accounts of FIIs / Other Offshore entities (FIIS) who may be interested in receiving advice on Indian markets in future.

The AMC has started rendering investment advice to PineBridge Investments Asia Limited, since signing of the agreement and the same is conducted as per the Regulations.

The AMC has entered into a sub-investment advisory agreement and has started providing non-binding sub advisory services to PineBridge Investments Asia Limited. PineBridge Investments Asia Limited has entered into the Investment Advisory Agreement with PineBridge Investments Management Taiwan Limited to provide investment advice with respect to PineBridge Chindia Equity Fund.

Ms. Nisha Jain and Mr. Gopi Krishna K have been appointed as dedicated Investment Advisor to provide non-binding investment / sub-investment advisory services with effect from February 27, 2012 and April 23, 2012 respectively.

In order to share investment research while ensuring synergies and leveraging the experience of research and know-how, the AMC has constituted a common knowledge pool of investment research personnel comprising investment analysts, fund managers and other investment team members along with dedicated Investment Advisor(s) who do research activity while providing non-binding offshore investment / sub-investment advisory services.

The AMC ensures absence of conflict of interest across the different activities carried on by it.

E. Service providers**1. Custodian****Name:** Citibank N.A.**Address:** C-61, Citi Centre, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051**SEBI Registration Number:** IN/CUS/004**2. Registrar and Transfer agent****Name:** Computer Age Management Services Private Limited ("CAMS")**Principal Business Address:** Rayala Towers, Tower I, III Floor, 158 Anna Salai, Chennai - 600 002**SEBI Registration no.** INR000002813

The Board of the Trustees and the AMC have ensured that the Registrar has adequate capacity to discharge responsibilities with regard to processing of applications and dispatching unit certificates to unitholders within the time limit prescribed in the Regulations and also has sufficient capacity to handle investor complaints.

3. Statutory Auditor of the Fund**Name :** S. R. Batliboi & Co.**Address :** 6th Floor, Express Towers, Nariman Point, Mumbai – 400 021**4. Fund Accountant****Name :** Citibank, NA**Address :** C-61, Citi Centre, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051**5. Collecting Bankers and SCSB Bank during NFO:**

The Collection Banks to the NFO may be HDFC Bank and/or any other bank as may be appointed by the AMC. Such banks will be registered with SEBI and authorized to act as collection bankers. The SEBI Registration No. of HDFC Bank is INBI00000063.

In addition to this, Applications Supported by Blocked Amount (ASBA) facility is available to investors during the NFO period. The investors subscribing through ASBA facility shall authorize their Self Certified Syndicate Bank (SCSB) to block the application money in their bank account.

Investors may submit applications at Designated Collection Centres. The details of collecting bankers and SCSB shall be given in the SID of the new scheme.

F. Condensed financial information (CFI)

HISTORICAL PER UNIT STATISTICS	PINEBRIDGE INDIA EQUITY FUND			PINEBRIDGE INDIA TREASURY FUND			PINEBRIDGE INDIA LIQUID FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
NAV at the beginning of the year (In ₹)									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	5.997	12.050	12.025	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	5.997	12.050	12.025	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	6.062	12.271	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	10.0110	10.0110	10.0110	1001.0000	1001.0000	1001.0000
Retail Plan - Growth Option	N.A.	N.A.	N.A.	11.3305	11.8612	12.5700	1130.0073	1174.2117	1242.8800
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	10.0218	10.0189	10.0254	1001.9340	1001.6410	1002.3690
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	10.0218	10.0189	10.0410	1001.9340	1001.6410	1004.0693
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	10.0128	10.0137	10.0183	1001.1617	1001.2175	1001.7104
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	10.0110	10.0110	10.0110	1001.0000	1001.0000	1001.0000
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	11.3908	11.9623	12.7153	1135.4058	1183.3678	1256.3394
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	10.0224	10.0194	10.0259	N.A.	N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	PINEBRIDGE INDIA EQUITY FUND			PINEBRIDGE INDIA TREASURY FUND			PINEBRIDGE INDIA LIQUID FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	10.0129	10.0139	10.0186	1001.1699	1001.2340	1001.7349
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	10.0110	10.0110	10.0110	1001.0000	1001.0000	1001.0000
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	11.4088	11.9931	12.7606	1137.1417	1186.3618	1260.7744
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	10.0225	10.0195	10.0261	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	10.0129	10.0139	10.0186	1001.1726	1001.2393	1001.7433
Dividend* (in ₹)									
Individual & HUF									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Regular Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.			
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Institutional Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.			
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	0.40141349	0.51037355	74.80810553			
Retail Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	0.40469760	0.50580970	75.41512438			
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	0.40629561	0.49530901	76.07302592			
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	0.40071408	0.50653357	74.58013261			
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	0.42923329	0.53674841	77.44974360			
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	0.43279996	0.53247665	78.10113640			
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	Nil	Nil	Nil			
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	0.42849886	0.53286995	77.21502672			
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	0.43800613	0.54555307	78.32315454			
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	0.44159947	0.54120362	78.97907568			
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	Nil	Nil	Nil			
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	0.43724041	0.54161435	78.07845970			
Other than Individual & HUF									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			

HISTORICAL PER UNIT STATISTICS	PINEBRIDGE INDIA EQUITY FUND			PINEBRIDGE INDIA TREASURY FUND			PINEBRIDGE INDIA LIQUID FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Regular Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.			
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Institutional Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.			
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	0.37360488	0.47561836	65.08017722			
Retail Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	0.37666142	0.47137925	65.60357437			
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	0.37814872	0.46163402	65.20227169			
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	0.37295386	0.47204168	64.91815967			
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	0.39949731	0.50019600	67.37803372			
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	0.40281695	0.49623019	67.93941144			
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	Nil	Nil	Nil			
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	0.39881378	0.49658358	67.21138517			
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	0.40766256	0.50840075	68.13788660			
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	0.41100685	0.50436285	68.70349219			
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	Nil	Nil	Nil			
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	0.40694981	0.50473218	67.96305742			
NAV at the end of the period (In ₹)									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	12.050	12.025	12.658	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	12.050	12.025	12.658	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	12.271	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	10.0110	10.0110	1001.1000	1001.0000	1001.0000	1001.0000
Retail Plan - Growth Option	N.A.	N.A.	N.A.	11.8612	12.5700	1368.2574	1174.2117	1242.8800	1351.5231
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	10.0189	10.0254	1002.1408	1001.6410	1002.3690	1002.2314
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	10.0189	10.0410	1003.6937	1001.6410	1004.0693	1003.9489
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	10.0137	10.0183	1002.1418	1001.2175	1001.7104	1002.2306
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	10.0110	10.0110	1001.1000	1001.0000	1001.0000	1001.0000

HISTORICAL PER UNIT STATISTICS	PINEBRIDGE INDIA EQUITY FUND			PINEBRIDGE INDIA TREASURY FUND			PINEBRIDGE INDIA LIQUID FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	11.9623	12.7153	1388.2487	1183.3678	1256.3394	1370.2634
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	10.0194	10.0259	1002.1747	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	Nil	Nil	Nil	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	10.0139	10.0186	1002.1742	1001.2340	1001.7349	1002.2724
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	10.0110	10.0110	1001.1000	1001.0000	1001.0000	1001.0000
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	11.9931	12.7606	1394.5605	1186.3618	1260.7744	1376.4758
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	10.0195	10.0261	1002.1840	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	Nil	Nil	Nil	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	10.0139	10.0186	1002.1853	1001.2393	1001.7433	1002.2862
Annualised return**									
Growth									
Regular Growth	100.93%	-0.21%	5.26%						
Retail Growth				4.68%	5.98%	8.85%	3.91%	5.85%	8.74%
Institutional Growth	N.A.	N.A.	N.A.	5.02%	6.29%	9.18%	4.22%	6.17%	9.07%
Super Institutional Growth				5.12%	6.40%	9.29%	4.33%	6.27%	9.18%
Scheme Benchmark returns	88.17%	8.55%	-9.23%	3.69%	6.21%	8.44%	3.69%	6.21%	8.44%
Scheme Benchmark	BSE-100			CRISIL Liquid Fund Index			CRISIL Liquid Fund Index		
Standard Benchmark returns	73.76%	11.14%	-9.23%	3.08%	3.86%	6.59%	3.08%	3.86%	6.59%
Standard Benchmark	S&P CNX NIFTY			CRISIL 1 Year T-Bill Index			CRISIL 1 Year T-Bill Index		
Net Assets end of period (₹ in Crs.)***	361.81	172.96	144.06	128.28	81.95	54.15	6.68	32.22	6.37
Ratio of Recurring Expenses to net assets****	2.25%	2.31%	2.41%	0.39%	0.39%	0.35%	0.35%	0.44%	0.45%

HISTORICAL PER UNIT STATISTICS	PINEBRIDGE INFRASTRUCTURE & ECONOMIC REFORM FUND			PINEBRIDGE INDIA SHORT TERM FUND			PINEBRIDGE WORLD GOLD FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
NAV at the beginning of the year (In ₹)									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9.111	11.071	14.115
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9.111	11.071	15.649
Regular Plan - Dividend Option	4.427	9.033	9.031	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	4.427	9.033	9.031	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	4.459	9.157	9.217	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Growth Option	N.A.	N.A.	N.A.	1086.3805	1149.0165	1216.3766	N.A.	N.A.	N.A.
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	1002.5051	1002.0610	1004.5483	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	1001.2472	1001.2441	1003.2826	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	PINEBRIDGE INFRASTRUCTURE & ECONOMIC REFORM FUND			PINEBRIDGE INDIA SHORT TERM FUND			PINEBRIDGE WORLD GOLD FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Growth Option	4.459	9.157	9.217	1044.8778	1108.4449	1176.9520	N.A.	N.A.	N.A.
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	1002.5539	1002.1104	1004.5978	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	1001.2554	1001.2605	1003.3074	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Dividend* (in ₹)									
Individual & HUF									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	Nil	1.31763156	Nil
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	49.67236683	48.02351607	81.28795166	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	49.18368355	48.32271557	79.93581868	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	52.31518556	50.67299690	83.96107470	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	51.8100705	50.95442110	82.56937105	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	PINEBRIDGE INFRASTRUCTURE & ECONOMIC REFORM FUND			PINEBRIDGE INDIA SHORT TERM FUND			PINEBRIDGE WORLD GOLD FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Other than Individual & HUF									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	Nil	1.22804863	Nil
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	46.23122108	44.75191419	70.89554914	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	45.77639227	45.02971495	69.71750227	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	48.6909536	47.2209635	73.22068795	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	48.22083135	47.48210592	72.00958824	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
NAV at the end of the period (In ₹)									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.071	14.115	12.724
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.071	15.649	14.107
Regular Plan - Dividend Option	9.033	9.031	8.751	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	9.033	9.031	8.751	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	9.157	9.217	8.998	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Growth Option	N.A.	N.A.	N.A.	1149.0165	1216.3766	1333.1627	N.A.	N.A.	N.A.
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	1002.0610	1004.5483	1004.4031	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	PINEBRIDGE INFRASTRUCTURE & ECONOMIC REFORM FUND			PINEBRIDGE INDIA SHORT TERM FUND			PINEBRIDGE WORLD GOLD FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	1001.2441	1003.2826	1004.4031	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Growth Option	9.157	9.217	8.998	1108.4449	1176.9520	1293.8178	N.A.	N.A.	N.A.
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	1002.1104	1004.5978	1004.4361	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	1001.2605	1003.3074	1004.4361	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Annualised return**									
Growth							21.51%	41.35%	-9.85%
Regular Growth	104.04%	-0.02%	-3.10%						
Retail Growth				5.77%	5.86%	9.60%			
Institutional Growth	105.36%	0.66%	-2.38%	6.08%	6.18%	9.93%			
Super Institutional Growth									
Scheme Benchmark returns	88.17%	8.55%	-9.23%	5.88%	5.12%	8.28%	3.90%	27.35%	-5.43%
Scheme Benchmark	BSE-100			CRISIL Short term Bond Fund Index			Financial Times Gold Mines Total - Price Index (in INR)		
Standard Benchmark returns	73.76%	11.14%	-9.23%	3.08%	3.86%	6.59%	73.76%	11.14%	-9.23%
Standard Benchmark	S&P CNX NIFTY			CRISIL 1 Year T-Bill Index			S&P CNX NIFTY		
Net Assets end of period (₹ in Crs.)***	243.83	128.52	95.37	42.84	67.13	180.61	202.67	208.72	186.11
Ratio of Recurring Expenses to net assets****	2.23%	2.26%	2.34%	0.58%	0.59%	0.60%	0.75%	1.01%	1.57%

HISTORICAL PER UNIT STATISTICS	PINEBRIDGE QUARTERLY INTERVAL FUND - SERIES I			PINEBRIDGE QUARTERLY INTERVAL FUND - SERIES II			AIG FIXED MATURITY PLAN I - SERIES I#
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010
NAV at the beginning of the year (In ₹)							
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	N.A.	N.A.	N.A.	1013.4166	1002.3769	1010.3385	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	1006.0746	1002.7247	1008.5030	1013.2387	1002.3317	1010.2821	1055.1574
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	PINEBRIDGE QUARTERLY INTERVAL FUND - SERIES I			PINEBRIDGE QUARTERLY INTERVAL FUND - SERIES II			AIG FIXED MATURITY PLAN I - SERIES I#
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010
Retail Plan - Growth Option	1058.4787	1077.7395	1219.6890	1064.1414	1084.9721	1154.0976	1055.1574
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1059.8186
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Dividend* (in ₹)							
Individual & HUF							
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	Nil	32.72963518	Nil	27.17560432	48.12080237	70.01222825	Nil
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	18.74861812	107.6065067	67.81104871	26.61014913	47.80957454	69.6334786	91.06113635
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	PINEBRIDGE QUARTERLY INTERVAL FUND - SERIES I			PINEBRIDGE QUARTERLY INTERVAL FUND - SERIES II			AIG FIXED MATURITY PLAN I - SERIES I#
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Other than Individual & HUF							
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	Nil	30.50441789	Nil	25.29296371	44.84917286	61.37374225	Nil
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	17.44977267	100.2905725	59.44837238	24.76668148	44.55910473	61.04047339	84.75270649
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	PINEBRIDGE QUARTERLY INTERVAL FUND - SERIES I			PINEBRIDGE QUARTERLY INTERVAL FUND - SERIES II			AIG FIXED MATURITY PLAN I - SERIES I#
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010
NAV at the end of the period (In ₹)							
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	N.A.	N.A.	N.A.	1002.3769	1010.3385	1008.4441	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	1002.7247	1008.5030	1007.9567	1002.3317	1010.2821	1008.4085	1000.0000
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Growth Option	1077.7395	1219.6890	1315.6059	1084.9721	1154.0976	1245.4897	1103.9577
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1112.2820
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Annualised return**							
Growth							
Regular Growth							
Retail Growth	1.82%	13.17%	7.86%	1.96%	6.37%	7.92%	4.62%
Institutional Growth	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.95%
Super Institutional Growth							
Scheme Benchmark returns	3.69%	6.21%	8.44%	3.69%	6.21%	8.44%	3.69%
Scheme Benchmark	CRISIL Liquid Fund Index			CRISIL Liquid Fund Index			CRISIL Liquid Fund Index
Standard Benchmark returns	3.08%	3.86%	6.59%	3.08%	3.86%	6.59%	3.08%
Standard Benchmark	CRISIL 1 Year T-Bill Index			CRISIL 1 Year T-Bill Index			CRISIL 1 Year T-Bill Index

HISTORICAL PER UNIT STATISTICS	PINEBRIDGE QUARTERLY INTERVAL FUND - SERIES I			PINEBRIDGE QUARTERLY INTERVAL FUND - SERIES II			AIG FIXED MATURITY PLAN I - SERIES I#
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010
Net Assets end of period (₹ in Crs.)***	0.05	2.04	0.14	0.11	0.96	0.25	96.97
Ratio of Recurring Expenses to net assets****	0.49%	0.33%	0.40%	0.49%	0.30%	0.35%	0.58%

*Planwise total net dividend for all schemes excluding Liquid scheme

**Returns are in absolute terms for AIG Fixed Maturity Plan I - Series I for 2009-2010 since this Scheme has terminated in that year

- NAVs of the Growth Options of the respective plans of the Scheme have been used to compute the Returns.

***Net assets at scheme level

****Total expenses at scheme level have been considered for calculation of expense ratio

Scheme Matured on September 14, 2009, hence NAV at the end of the year in 2009-10 are pertaining to September 14, 2009.

Pursuant to SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 and Notification dated September 26, 2012, the existing schemes of the Mutual Fund with multiple plans based on the amount of investment (i.e. retail, institutional, super-institutional, etc.) shall accept fresh subscriptions under only one plan. Accordingly, the schemes of Mutual Fund would operate under a single plan with effect from October 1, 2012. Following existing plans in which fresh subscriptions are being accepted are renamed as below:

Sr. No.	Name of the Scheme	Old Plan and options		New Plan and options	
		Plan	Options Available	Plan	Options Available
1.	PineBridge India Equity Fund [Erstwhile known as AIG India Equity Fund]	Regular	Growth; Dividend Payout and Dividend Re-investment	Standard	Growth; Dividend Payout and Dividend Re-investment
2.	PineBridge India Liquid Fund [Erstwhile known as AIG India Liquid Fund]	Super Institutional	Growth; Bonus; Dividend Payout (Monthly & Quarterly) and Dividend Re-investment (Daily, Weekly, Monthly & Quarterly)	Standard	Growth; Bonus; Dividend Payout (Monthly & Quarterly) and Dividend Re-investment (Daily, Weekly, Monthly & Quarterly)
3.	PineBridge India Treasury Fund [Erstwhile known as AIG India Treasury Fund]	Super Institutional	Growth; Bonus; Dividend Payout (Monthly & Quarterly) and Dividend Re-investment (Daily, Weekly, Monthly & Quarterly)	Standard	Growth; Bonus; Dividend Payout (Monthly & Quarterly) and Dividend Re-investment (Daily, Weekly, Monthly & Quarterly)
4.	PineBridge Infrastructure & Economic Reform Fund [Erstwhile known as AIG Infrastructure and Economic Reform Fund]	Regular	Growth; Dividend Payout and Dividend Re-investment	Standard	Growth; Dividend Payout and Dividend Re-investment
5.	PineBridge Quarterly Interval Fund - Series I [Erstwhile known as AIG Quarterly Interval Fund - Series I]	Retail	Growth and Dividend Payout	Standard	Growth and Dividend Payout
6.	PineBridge Quarterly Interval Fund - Series II [Erstwhile known as AIG Quarterly Interval Fund - Series II]	Retail	Growth and Dividend Payout	Standard	Growth and Dividend Payout
7.	PineBridge India Short Term Fund [Erstwhile known as AIG Short Term Fund]	Institutional	Growth; Bonus; Dividend Payout (Monthly) and Dividend Re-investment (Weekly & Monthly)	Standard	Growth; Bonus; Dividend Payout (Monthly) and Dividend Re-investment (Weekly & Monthly)
8.	PineBridge World Gold Fund [Erstwhile known as AIG World Gold Fund]	-	Growth; Dividend Payout and Dividend Re-investment	Standard	Growth; Dividend Payout and Dividend Re-investment

Note for PineBridge India Treasury Fund: Face value per unit of all the plans / options of PineBridge India Treasury Fund has been changed from ₹ 10/- per unit to ₹ 1000/- per unit with effect from March 02, 2012. Accordingly, the NAV per unit of all the plans / options under the Scheme has been calculated to reflect the change in face value per unit. The balance unit holding of existing unit holders of the Scheme as on that date has been reduced proportionately to reflect the change. However, this did not have any impact on the value of investments of unit holders in the Scheme on that date.

Dividend was declared on face value of ₹ 10/- per unit till March 1, 2012. From March 2, 2012 dividends are declared on face value of ₹ 1000/- per unit. However, annualized returns and dividend (net) have been reported post converting the NAV with FV ₹ 10/- to ₹ 1000/-.

II. HOW TO APPLY?

This section must be read in conjunction with Section IV - UNITS AND OFFER under How to Apply of the Scheme Information Document of the respective Scheme of the Mutual Fund. In this section, we have discussed the application procedure for both New Fund Offer (NFO) and Ongoing offerings.

Application forms will be available at ISCs / distributors / collection centres. These applications should be filled up and duly signed by all joint investors and should be submitted along with the cheque / draft / other payment instrument and other relevant documents such as KYC acknowledgement letter at the Designated Collection Centres.

During NFO period, investors additionally have the option to invest through the Applications Supported by Blocked Amount (ASBA) facility. ASBA facility allows investors to subscribe for units of the schemes during the NFO period by authorizing their Self Certified Syndicate Bank (SCSB) to block the application money in their bank account. The details of ASBA facility along with collecting bankers / centres and SCSB shall be given in the SID of the respective new scheme.

In addition to the existing modes of applications, investors can subscribe to units of the schemes through the mutual fund trading platforms provided by Bombay Stock Exchange Ltd. (BSE) through BSE StAR MF (Bombay Stock Exchange Platform for Allotment and Redemption of Mutual Fund units) and National Stock Exchange of India Ltd. (NSE) through MFSS platform (Mutual Fund Service System). The facility for transacting through the above mentioned platforms may also be made available during NFO periods. The facility to transact through Stock Exchanges has not been made available for the following:

- the Bonus, Daily Dividend and Weekly dividend reinvestment Options of PineBridge India Liquid Fund and PineBridge India Treasury Fund
- the Bonus and Weekly dividend reinvestment Options of PineBridge India Short Term Fund
- all plans of PineBridge Quarterly Interval Fund Series I & II. However, these are listed on the NSE being interval funds and the investors have an option of trading in units on NSE.

Transactions through Channel Distributors: Investors may enter into an agreement with certain distributors (with whom AMC also has a tie up) referred to as “Channel Distributors” who provide the facility to investors to transact in units of mutual funds through various modes such as their website / other electronic means or through Power of Attorney in favour of the Channel Distributor, as the case may be. Under such arrangement, the Channel Distributors will aggregate the details of transactions (viz. subscriptions/ redemptions/ switches) of their various investors and forward the same electronically to the AMC / R&TA for processing on daily basis as per the cut-off timings applicable to the relevant schemes. For details, investors are advised to refer to SID of the respective Scheme(s).

Applications should be made in adherence to the requirements pertaining to minimum purchase amounts mentioned in the SID of the respective scheme.

It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirements. Any Application Form without these details will be treated as incomplete and will be liable to be rejected. The Registrar / AMC may ask the investor to provide a blank cancelled cheque for the purpose of verifying the bank account number.

Investors (resident and non-resident) are requested to note that it is mandatory for all applicants to provide, the Permanent Account Number (“PAN”) irrespective of the amount of transaction. PAN has to be provided in respect of all joint holders and guardian in case of minors. Any application without these details will be rejected by the mutual fund. Investors are requested to refer to the Section – IV sub-section B, ONGOING OFFER DETAILS of the SID for further details.

Investors making payments through a bank account of a Third Party are required to refer to Section IV sub-section B, ONGOING OFFER DETAILS of the SID for details on Restrictions in Acceptance of Third Party Payments for all subscriptions.

NAV applicability for the allotment of units will be dependent on the time stamp when the application was submitted and receipt of funds in the bank account of the scheme. Please refer to the Section IV sub-section B, ONGOING OFFER DETAILS under the cut off timing for subscriptions/redemptions/switches of the SID for more details.

Application of units in Dematerialized mode:

Investors of all schemes of PineBridge Mutual Fund are provided a facility to subscribe to, hold or transfer units in dematerialized (demat) mode.

The options to subscribe or purchase units are as follows:

- Investors who wish to invest in dematerialized mode are required to have a Beneficiary Account with a Depository Participant (DP)
- Investors have the option to subscribe by:
 - i. Filling out the ‘Depository Account Details’ in the Application Form (along with other relevant and mandatory details) and mention details such as Depository Name (NSDL / CDSL), DP ID and Beneficiary Account number and attach the cheque and other relevant documents such as KYC, PAN, etc.
 - ii. Placing an order with the distributor who is a registered Stock Broker / Clearing Member as followed currently in the Secondary Market.

Listing of Close ended and Interval schemes on Stock Exchange(s):

Units of Interval schemes of the Mutual Fund are currently listed on NSE. Investors can purchase or sell units of these schemes by trading on the NSE.

For listing of close ended / interval schemes that may be launched in future, investors are requested to refer to the respective SID of the new scheme.

Applications incomplete in any respect will be liable to be rejected.

Uniform Know Your Customers (“KYC”) requirements for the Securities Market:

Pursuant to the SEBI KYC Registration Agency (KRA) Regulations, 2011, with effect from January 01, 2012, all investors are required to follow the new KYC compliance procedure as mentioned below while making any investments with PineBridge Mutual Fund (“the Fund”):

- Fill up and sign the KYC application form (for individual investors or non-individual investors as appropriate) available on the Fund’s web site
- At the time of transacting with the Fund, submit, **in person**, the completed KYC application form along with all the necessary documents as mentioned in the KYC application form with any of the offices of the Registrar and Transfer Agent of the Fund, ISCs of the Fund and distributors (qualified as per note below); and
- Obtain a temporary acknowledgement for submission of all the documents and completion of “In-Person Verification” (“IPV”);

Note : As per the SEBI circular MIRSD/Cir-26/2011 dated December 23, 2011, it is mandatory for SEBI registered intermediaries to carry out IPV of any investor dealing with a SEBI registered intermediary. On behalf of a mutual fund, the Asset Management Companies, its authorized Registrar and Transfer Agents and distributors who comply with the certification process of National Institute of Securities Market or Association of Mutual Funds in India and have undergone the process of “Know Your Distributors” are authorised to carry out the IPV. Unless the IPV process is completed, the investor will not be considered as KYC compliant under the new KYC compliance procedure and hence will not be permitted to make any investment in the Fund;

For investors proposing to invest with the Fund directly (i.e. without being routed through any distributor), IPV done by a scheduled commercial bank may also be relied upon by the Fund.

Once all the documents are verified by a “KYC Registration Agency” (KRA), they will send the investor a letter within 10 working days from the date of receipt of necessary documents by them from the Fund or its Registrar and Transfer Agent informing the investor either about compliance by the investor of the new KYC compliance procedure (**“confirmation letter”**) or any deficiency in submission of details or documents. On the basis of the temporary acknowledgement or the confirmation letter the investor would be eligible to deal with any of the SEBI registered intermediaries as mentioned in the above mentioned SEBI circulars.

Mutual fund investors, who have completed their KYC requirement for mutual funds through CDSL Ventures Ltd. (“CVLMF”) on or before December 31, 2011, are hereby informed that their existing KYC details have been uploaded by CVLMF in the KYC Registration Agency “KRA” system (“CVL-KRA”). All such investors are required to submit “Additional Information”* and complete the In Person Verification (“IPV”) process, even though their current status as per the CVL-KRA reflects as “MF-VERIFIED by CVLMF”.

From December 1, 2012, any first time investor in the schemes of PineBridge Mutual Fund will be required to fulfill the above requirements. Existing investors of PineBridge Mutual Fund may continue to invest with us (additional purchases, etc) if their existing KYC status as available in the CVL-KRA reflects as “MF-VERIFIED by CVLMF”. However, all existing investors are requested to submit the Additional Information and complete the IPV process in case the same has not been done yet.

*Additional Information is the missing / not available KYC information (minimum standard KYC information) as prescribed by SEBI.

In case of Individuals, the Additional Information requirements are as follows:

1. Father’s / Spouse’s Name
2. Marital Status
3. Nationality
4. Gross Annual Income or Net worth as on recent date

Individual investors are requested to fill in the ‘KYC Details Change Form’ issued by CVL-KRA or any other KRA. The duly filled form along with the IPV can be submitted to any of the SEBI registered intermediaries.

In case of Non Individuals, KYC needs to be done afresh due to significant changes in KYC requirements.

KYC compliance shall also include: (i) the constituted Power of Attorney (PoA) holder, in case of investments through a PoA; (ii) Guardian in case of minor applicant; and (iii) each of the applicants, in case of application in joint names.

Application under POA

Any investor seeking to invest through a “Power of Attorney” (“POA”) must lodge a photocopy of the Notarised POA attested by a Gazetted Officer / Bank Manager or the original POA (which will be returned after verification) along with the Application Form / Transaction Slip at a Designated Collection Centre. Applications submitted without the above mentioned POA are liable to be rejected.

Application by a non – individual investor

In case of an application by a company, body corporate, society, mutual fund, trust or any other organisation not being an individual, a duly certified copy of the relevant resolution or document along with the updated specimen signature list of authorised signatories must be lodged along with the Application Form / Transaction Slip at a Designated Collection Centre. Further, the AMC may require that a copy of the incorporation deeds / constitutive documents (e.g. Memorandum and Articles of Association) be also submitted along with the application. Requests for redemption may not be processed if the necessary documents are not submitted.

III. RIGHTS OF UNITHOLDERS OF THE SCHEMES

1. Unit holders of the Schemes have a proportionate right in the beneficial ownership of the assets of the Schemes.
2. When the Mutual Fund declares a dividend under the Scheme, the dividend warrants/cheques/payorders shall be dispatched within 30 days of the declaration of the dividend. All dividend payouts will be processed through Direct Credit/ RTGS/NEFT subject to availability of complete and correct information. In the absence of complete information for Direct Credit/RTGS/NEFT, a cheque will be issued.
3. Account Statement/ Consolidated Account Statement shall be dispatched to the unitholders in terms of SEBI prescribed guidelines.
4. The Mutual Fund shall dispatch Redemption proceeds within 10 business days of receiving the Redemption request.
5. The Trustee is bound to make such disclosures to the Unit holders as are essential in order to keep the unitholders informed about any information known to the Trustee which may have a material adverse bearing on their investments.
6. The appointment of the AMC for the Mutual Fund can be terminated by majority of the Directors of the Trustee Board or by 75% of the Unit holders of the Scheme.
7. 75% of the Unit holders of a Scheme can pass a resolution to wind-up a Scheme.
8. The Trustee shall obtain the consent of the Unit holders:
 - whenever required to do so by SEBI, in the interest of the Unit holders.
 - whenever required to do so if a requisition is made by three- fourths of the Unit holders of the Scheme.
 - when the Trustee decides to wind up the Scheme or prematurely redeem the Units.
 - The Trustee shall ensure that no change in the fundamental attributes of any Scheme or the trust or fees and expenses payable or any other change which would modify the Scheme and affects the interest of Unit holders, shall be carried out unless :
 - (i) a written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
 - (ii) the Unit holders are given an option to exit at the prevailing Net Asset Value without any Exit Load.
9. In specific circumstances, where the approval of unitholders is sought on any matter, the same shall be obtained by way of a postal ballot or such other means as may be approved by SEBI.

IV. INVESTMENT VALUATION NORMS FOR SECURITIES AND OTHER ASSETS

The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the Regulations or such norms as may be prescribed by SEBI from time to time.

The Fund shall value all investments made by its scheme(s) in accordance with the investment valuation norms specified in the Eighth Schedule of the SEBI Regulations and publish the Net Asset Value. SEBI through the Gazette Notification dated February 21, 2012 and SEBI Circular dated February 28, 2012 has amended the Eighth Schedule of the SEBI Regulations to include the overarching "Principles of Fair Valuation of Securities". Synopsis of the Investment Valuation Norms as approved by the Boards of PineBridge Investments Trustee Company (India) Pvt. Ltd (the Trustees to PineBridge Mutual Fund Schemes) and PineBridge Investments Asset Management Company (India) Pvt. Ltd (the Investment Manager to PineBridge Mutual Fund Schemes) are detailed below.

Guiding Principle

It is the responsibility of the AMC to ensure that the Valuation of Securities is done in a manner which reflects the true and fair valuation of securities along with the correctness of NAV. If the established valuation policies and procedures do not result in fair / appropriate valuation, the PineBridge Mutual Fund will deviate from the established policies and procedures in order to value the securities / assets at fair value. Such a deviation from the valuation policy will be appropriately disclosed to the Boards of the AMC and the Trustee Company and to the investors in accordance with the requirements stated under the proviso to clause (g) of the SEBI Gazette Notification dated February 21, 2012.

Policy and Procedures

An extract of the valuation policy and procedures:

Particulars	Valuation Policy & Procedures
Exchange selection – Equity	Primary exchange is NSE. If closing prices are not available from NSE, then PineBridge Mutual Fund will use BSE and then any other exchange where information is available.
Exchange selection – Debt	Primary data from FIMMDA and then NSE WDM and then BSE.

Particulars	Valuation Policy & Procedures
Value / Volume criteria for considering traded price	<p>Equity / equity related security – If trading in a month is both less than ₹ 5 lakhs or the total volume is less than 50,000 shares, such securities shall be considered as thinly traded.</p> <p>For debt securities other than money market instruments but including treasury bills - minimum cumulative traded amount of face value of ₹ 5 crores (with atleast one trade of ₹ 5 crores within that for a particular settlement date).</p> <p>For money market instruments - the minimum cumulative traded amount of face value of ₹ 25 crores (with atleast one trade of ₹ 25 crores within that for a particular settlement date).</p> <p>Marketable lot for debt securities other than money market instruments but including treasury bills is of face value of ₹ 5 crores and for money market instruments is of face value of ₹ 25 crores.</p>
Equity valuation – Traded	Securities will be valued at the last quoted closing price on the stock exchange provided that such a price is not more than 30 days old.
Equity valuation – Thinly traded /Non traded	<p>Thinly Traded / Non Traded Securities will be valued in good faith based on the below parameters:</p> <ul style="list-style-type: none"> • Net Worth of the company will be calculated based on the latest available audited Balance Sheet as per the following formula: <ul style="list-style-type: none"> o Net Worth per share = [Share Capital + Reserves (excluding revaluation reserves) – Misc. Expenditure and Debit balance of P&L a/c] divided by number of paid up shares • Average capitalization rate (P/E ratio) for the industry based on NSE data as mentioned below will be taken. This will be discounted by 75% i.e. only 25% of the Industry average P/E shall be taken as capitalization rate. Earnings per share based on the latest available audited balance sheet will be used for this purpose. • The value as per the net worth per share and the capital earning value calculated above will be further discounted by 10% for illiquidity to arrive at the fair value per share. <p>In case the earning per share is negative, EPS value for that year will be taken as zero for arriving at capitalized earnings.</p> <p>All calculations shall be based on audited accounts. If the audited balance sheet of the company is not available for a period of nine months from close of the year, unless accounting year is changed, the shares will be valued at zero.</p> <p>PineBridge Mutual Fund will use NSE information available directly from NSE or as published in 'Capital Line Magazine' for determining the average Price to Earning Ratio of the industry to which the company belongs and in absence of such information will use BSE or third party data feeds. While calculating the average P/E the Investment Committee may approve removal of such outliers as it may deem appropriate.</p> <p>In case an individual security accounts for more than 5 per cent of the total assets of the scheme, an independent valuer shall be appointed for the valuation of the said security. To determine if a security accounts for more than 5 per cent of the total assets of the scheme, it shall be valued by the procedure above and the proportion which it bears to the total net assets of the scheme to which it belongs will be compared on the date of valuation.</p>
Equity valuation – Unlisted	<p>Unlisted Securities will be valued in good faith based on the below parameters:</p> <ul style="list-style-type: none"> • Net Worth of the company will be calculated based on the latest available audited Balance Sheet as the lower of item (1) and (2) below: <ul style="list-style-type: none"> o Net Worth per share = [Share Capital + Free Reserves (excluding revaluation reserves) - Miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses] / Number of Paid up Shares. o After taking into account the outstanding warrants and options, Net Worth per share shall again be calculated and shall be = [Share Capital + consideration on exercise of Option and/or Warrants received/receivable by the Company + Free Reserves (excluding Revaluation Reserves) - Miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses] / Number of Paid up Shares plus Number of Shares that would be obtained on conversion and/or exercise of Outstanding Warrants and Options. • Lower of (1) and (2) above shall be used for calculation of Net Worth per share and for further calculation. If the Net Worth of the company is negative, the share would be marked down to zero.

Particulars	Valuation Policy & Procedures
	<ul style="list-style-type: none"> Average capitalization rate (P/E ratio) for the industry based on NSE data as mentioned below will be taken. This will be discounted by 75% i.e. only 25% of the Industry average P/E shall be taken as capitalization rate. Earnings per share based on the latest available audited balance sheet will be used for this purpose. The value as per the net worth per share and the capital earning value calculated above will be further discounted by 15% for illiquidity to arrive at the fair value per share. <p>In case the earning per share is negative, EPS value for that year will be taken as zero for arriving at capitalized earnings.</p> <p>All calculations shall be based on audited accounts. If the audited balance sheet of the company is not available for a period of nine months from close of the year, unless accounting year is changed, the shares will be valued at zero.</p> <p>PineBridge Mutual Fund will use NSE information available directly from NSE or as published in 'Capital Line Magazine' for determining the average Price to Earning Ratio of the industry to which the company belongs and in absence of such information will use BSE or third party data feeds. While calculating the average P/E the Investment Committee may approve removal of such outliers as it may deem appropriate. In case an individual security accounts for more than 5 per cent of the total assets of the scheme, an independent valuer shall be appointed for the valuation of the said security. To determine if a security accounts for more than 5 per cent of the total assets of the scheme, it shall be valued in accordance with the procedure as mentioned above on the date of valuation.</p> <p>At the discretion of the PineBridge Mutual Fund (based on the recommendation of valuation committee) and with the approval of the Trustees, unlisted equity shares may be valued at a price lower than the value derived using the aforesaid methodology.</p> <p>PineBridge Mutual Fund shall not make Investment in unlisted equity shares at a price higher than the price obtained by using the aforesaid methodology. However, this restriction is not applicable for investment made in the Initial Public Offers (IPOs) of the companies or firm allotment in public issues where all the regulatory requirements and formalities pertaining to public issues have been complied with by the companies and where the Mutual Funds are required to pay just before the date of public issue.</p>
Valuation of ADR / GDR / Offshore securities	<p>T-I closing price as quoted on the exchange. In case traded on more than one exchange, NYSE will be the preferred exchange.</p> <p>Foreign Exchange conversion: On the valuation day, all assets and liabilities in foreign currency will be valued in Indian Rupees at the RBI reference rate as at the close of banking hours on that day in India.</p>
Valuation of Rights entitlements	<p>When traded, traded price will be used, else price will be derived as per the SEBI guideline: Value of rights = no. of rights offered/ no. of original shares * (Ex-rights price – Rights Offer Price) Adjustments will be done in case the rights are not treated pari-passu with the existing shares. If it is decided not to subscribe to rights and renunciation is traded, then valuation will be at renunciation value. PineBridge Mutual Fund will use the rolling ex-rights price for the purpose of valuation.</p>
Debt valuation (Except for CGS/SDL/TB) – Investment Grade and Performing securities having greater than 60 days to maturity – Traded	<p>Weighted average traded price.</p>
Debt valuation (Except for CGS/SDL/TB) – Investment Grade and Performing securities having greater than 60 days to maturity – Non Traded	<p>Matrix of duration and rating wise yields as provided by an agency approved by AMFI (Currently CRISIL and ICRA) will be used to value the security.</p> <p>Fund manager in consultation with CEO may adjust the spreads to reflect illiquidity discount as deemed appropriate as long as it is reflective of the fair / realizable value of the security.</p>
Debt valuation (Except for CGS/SDL/TB) – Investment Grade and Performing securities having less than 60 days to maturity – Traded	<p>Instruments maturing up to 60 days will be valued by amortisation on a straight line basis to maturity from cost or last valuation price (92nd day price / purchase price / self trade price as the case may be) whichever is more recent. However, PineBridge Mutual Fund would ensure that the amortised price is reflective of fair value by comparing it to the reference price.</p> <p>In case of first time purchase of securities having upto 60 days to maturity, the spread (difference) between the yield of the security and the reference yield curve is captured. Likewise, in case of existing securities where the residual maturity falls below 60 days to maturity, the spread (difference) between the yield at which the security was valued on the 92nd day and the reference yield curve is captured.</p>
Debt valuation (Except for CGS/SDL/TB) – Investment Grade and Performing securities having less than 60 days to maturity – Non Traded	<p>Reference Yield is the benchmark yield curve as constructed by considering traded prices and computed by CRISIL/ICRA/Any other agency as appointed by SEBI/AMFI from time to time. The spread will be kept constant unless there is a Self trade. The price of the security on the yield curve after considering the above spread will be then compared with the amortised price of the security so as to be within $\pm 0.1\%$ of the reference price (arrived from the Reference Yield). In case if at any given day, the amortised price of the security goes beyond $\pm 0.1\%$ of the reference price, the spread will be changed to reflect the realizable value of the security.</p>

Particulars	Valuation Policy & Procedures
Debt valuation (Except for CGS/SDL/TB) - Non Investment Grade and Performing Securities	These securities will be valued at a discount of 25 % to the face value.
Debt valuation (Except for CGS/SDL/TB) - Non Investment Grade and Non Performing Securities	Valuation in respect Non Investment grade and non performing securities will be done based on the provisioning norms prescribed by the Regulation.
Valuation of Securities with Put/Call Options	<p><u>Securities with single call option</u> The securities with call option will be valued at the lower of the following:</p> <ul style="list-style-type: none"> Value as obtained by valuing the security to final maturity Valuing the security to call option <p><u>Securities with multiple call options</u> The securities with multiple call option will be valued at the lower of the following:</p> <ul style="list-style-type: none"> Value as obtained by valuing the security to final maturity Value the security to various call options <p><u>Securities with single put option</u> The securities with a single put option will be valued at the higher of the following:</p> <ul style="list-style-type: none"> Value as obtained by valuing the security to final maturity Valuing the security to put option <p><u>Securities with multiple put options</u> The securities with a single put option will be valued at the higher of the following:</p> <ul style="list-style-type: none"> Value as obtained by valuing the security to final maturity Valuing the security to various put option <p><u>Securities with both Put and Call option on the same day</u> The securities with both put and call option on the same day will be deemed to mature on the Put/Call day and will be valued accordingly.</p>
Valuation of Central Government securities (CGS)/ State Development Loans (SDL)/ Treasury Bills (TB)	<p>For CGS/SDL/TB having greater than 60 days to maturity – will be valued at prices for such securities released by an agency suggested by AMFI. Currently, ISIN Based Prices are provided by CRISIL and ICRA based on the valuation methodology as suggested by AMFI.</p> <p>For TB having less than 60 days to maturity, if traded on NSE WDM/ NDS OM/ NDS traded price else Amortisation from Last valued /traded price</p>
Valuation of Convertible Debentures	In respect of convertible debentures and bonds, the non-convertible and convertible components shall be valued separately. The nonconvertible component should be valued on the same basis as would be applicable to a debt instrument. The convertible component should be valued on the same basis as would be applicable to an equity instrument. If, after conversion, the resultant equity instrument would be traded pari passu with an existing instrument which is traded, the value of the latter instrument can be adopted after an appropriate discount for the non-tradability of the instrument during the period preceding the conversion. While valuing such instruments, the fact whether the conversion is optional will also be factored in.
Valuation of Warrants	In respect of warrants to subscribe for shares attached to instruments, the warrants can be valued at the value of the share which would be obtained on exercise of the warrant as reduced by the amount which would be payable on exercise of the warrant. An appropriate discount will be deducted to account for the period which must elapse before the warrant can be exercised.
Valuation of REPO	Where instruments have been bought on 'repo' basis, the instrument must be valued at the resale price after deduction of applicable interest upto date of resale. Where an instrument has been sold on a 'repo' basis, adjustment must be made for the difference between the repurchase price (after deduction of applicable interest upto date of repurchase) and the value of the instrument. If the repurchase price exceeds the value, the depreciation must be provided for and if the repurchase price is lower than the value, credit must be taken for the appreciation.
Valuation of Fixed Deposits	Fixed Deposits will be valued at cost plus accrual less prepayment penalty (if any).
Valuation of Exchange Traded Funds (ETF) and Units of Mutual Funds	Mutual Fund Units listed and Traded would be valued at the closing traded price as on the valuation date. Unlisted Mutual Fund Units and listed-but-not-traded Mutual Fund Units would be valued at the NAV as on the valuation date.
Identification and Provisioning for Non Performing Assets (Debt Securities)	PineBridge Mutual Fund shall follow the guidelines laid down under SEBI Circular No. MFD/CIR/8/92/2000 dated September 18, 2000 for Identification and Provisioning for Non Performing Assets (Debt Securities). Further any additions/modifications thereto as may be specified by SEBI from time to time, shall be adhered to for the purpose of valuation.

Note: NCDs include floating rate bonds, which will be converted into the equivalent fixed rate.

In case if the market trades/matrix spread are not reflective of True and Fair valuation, the Fund Manager and the Valuation Committee may arrive at the fair/realizable value of the security. The committee will document the justification for such situations and valuation methodology adopted. Same will be updated to the Respective Boards at their convened Board meetings.

Note:

- Within the approved parameters of this document, Respective Boards have delegated powers to the Valuation Committee to decide on the appropriate discounts for the non-tradability of the equity portion of the Convertible Bonds and Warrants.
- Respective Boards have delegated powers to the Valuation Committee to decide and appoint an Independent Valuer as is required under the SEBI Regulations for the valuation of Thinly Traded / Non Traded & Unlisted Equity related securities.

Inter-scheme transfer of debt and money market instruments:

Transfer of securities between schemes will be on done at the fair price on “Spot Basis” to ensure fair treatment of investors in both schemes. Depending on the type of the securities, above stated valuation methodology will be used to derive the fair price.

Valuation of Securities Not Covered Under the Current Valuation Policy:

Investment in new type of securities/assets by PineBridge Mutual Fund shall be made only after establishment of the valuation methodologies for such securities with the approval of the respective Boards. Description of how valuation policy works for special types of debt securities is detailed in the Annexure-I. However, in case of structured/synthetic instruments/securities purchased by PineBridge Mutual Fund do not fall within the current framework of the valuation of securities then PineBridge Mutual Fund shall immediately report to AMFI. Further, at the time of investment AMC/ PineBridge Mutual Fund shall ensure that the total exposure in such securities does not exceed 5% of the total AUM of the scheme. In the interim period, till AMFI makes provisions to cover such securities in the valuation of securities framework, PineBridge Mutual Fund will value such securities using their proprietary model which has been approved by the respective Boards of the AMC and the Trustee Company and the statutory auditors.

The valuation guidelines as outlined above are as per the prevailing policies and procedures in conformity with the regulations and are subject to change from time to time.

V. TAX & LEGAL & GENERAL INFORMATION

A. Taxation on investing in Mutual Funds

TAX BENEFITS OF INVESTING IN THE SCHEMES

The information furnished below outlines briefly the key tax implications applicable to the Fund and the Unit Holders of the Fund. It is based on the relevant provisions of the Income Tax Act, 1961 (the “**Act**”), Wealth Tax Act, 1957 and Gift Tax Act, 1958 (collectively referred to as ‘the relevant provisions’) as on 15th July, 2012. For this purpose, we have considered the current provisions of the Act. Since the information below is based on the relevant provisions as on 15th July, 2012 any subsequent changes in the said provisions could impact the overall tax considerations for the Fund and the Unit Holders in the Fund.

THE FOLLOWING INFORMATION IS PROVIDED FOR GENERAL INFORMATION PURPOSES ONLY. IT APPLIES TO THE FUND AND THE UNIT HOLDERS IN THE FUND. PROSPECTIVE UNIT HOLDERS SHOULD MAKE THEIR OWN INVESTIGATION OF THE TAX CONSEQUENCES OF SUCH INVESTMENT. EACH PROSPECTIVE UNIT HOLDER IS ADVISED TO CONSULT ITS OWN TAX ADVISOR WITH RESPECT TO THE SPECIFIC TAX CONSEQUENCES OF BEING A UNIT HOLDER IN THE FUND. THE FUND IS NOT MAKING ANY REPRESENTATION OR WARRANTY TO ANY UNIT HOLDER REGARDING ANY LEGAL INTERPRETATIONS AND TAX CONSEQUENCES TO THE FUND AND THE UNIT HOLDERS IN THE FUND.

TAXABILITY OF THE FUND

I. Income Tax Act, 1961

a. Income from Units

As per Section 10(35) of the Act, any income distributed by a fund, set up under a scheme of SEBI-registered mutual fund, to its unit holders is exempt from tax in the hands of the unit holders.

Hence, income distributions by any fund to its Unit Holders will be exempt from tax in the hands of the Unit Holders.

b. Taxability on transfer

Unit Holders may realize a gain or a loss on transfer of Units of a fund. Redemptions of Units would be regarded as a transfer.

Switching from one Scheme / Option to another Scheme / Option will be effected by way of redemption of Units of the relevant Scheme / Option and reinvestment of the redemption proceeds in units of the other Scheme / Option selected by the Unit Holder. Hence, switching will attract the same implications as applicable on transfer of such Units.

Under the Act, the gain or loss realized on transfer of Units of a fund may be characterized, based on facts and circumstances applicable to each investor, as either being in the nature of capital gains or as business profits.

Capital gains:

Capital gains are liable to tax based on:

- (i) the duration for which the Units of a fund are held prior to transfer; and
- (ii) the manner in which the transfer / switch is effected

Gains realised on transfer of Units held for a period in excess of 12 months are classified as long term capital gains; in any other case, the gains are classified as short term capital gains. The period of holding for additional Units issued under the 'Reinvest Dividend Option' available in various schemes would commence from the date of allotment of additional Units under such option.

a. Long term capital gains

Equity-oriented fund

As per section 10(38) of the Act, long-term capital gains arising on transfer of units of an 'equity oriented fund', where such transaction is entered into on or after 01/10/2004 and such transaction is chargeable to STT, are exempt from income tax. [However, in case of company such income will be considered in computing Minimum Alternate Tax (MAT) under section 115JB of the Act].

Non-equity oriented fund

Resident:

As per Sections 112 and 48 of the Act, long term capital gains realised on transfer of Units are taxable at the rate of 20% (plus applicable surcharge and education cess) after claiming indexation benefit.

Alternatively, the Unit Holder may offer the long term capital gains realised on transfer of Units to tax at the rate of 10% (plus applicable surcharge and education cess), without claiming any indexation benefit.

In case of an individual or a HUF, being a resident, where the total income as reduced by such long term capital gains is below the maximum amount, which is not chargeable to income tax, then, such long term capital gain shall be reduced by the amount by which the total income as so reduced falls short of the maximum amount which is not chargeable to income tax and the tax on the balance of such long term capital gains shall be computed at the applicable rate of tax as mentioned hereinabove.

In case of a non-resident, long-term capital gains arising from the transfer of unlisted securities (as defined) shall be calculated at 10 percent (plus applicable surcharge and education cess) without Indexation and exchange fluctuation.

As per Section 115AD of the Act, long term capital gains realised by FIIs/sub-accounts on transfer of Units are taxable at the rate of 10% (plus applicable surcharge and education cess), and the FIIs / sub-accounts will not be permitted to claim indexation/exchange fluctuation benefit.

b. Short term capital gains

Equity-oriented fund

As per section 111A of the Act, short term capital gains realized on transfer of units of 'equity oriented funds', on which STT has been paid, are taxable at the rate of 15% (plus applicable surcharge and education cess).

In case of an individual or a HUF, being a resident, where the total income as reduced by such short term capital gains is below the maximum amount, which is not chargeable to income tax, then, such short term capital gain shall be reduced by the amount by which the total income as so reduced falls short of the maximum amount which is not chargeable to income tax and the tax on the balance of such short term capital gains shall be computed at the rate of 15% (plus applicable surcharge and education cess).

Non-equity oriented fund

Short term capital gains realised on transfer of Units are taxable at the rates applicable to the Unit Holders as per the provisions contained in the relevant Finance Act. Surcharge and education cess would apply separately.

As per Section 115AD of the Act, short-term capital gains realised by FIIs/sub-accounts on transfer of Units are taxable at the rate of 30% (plus applicable surcharge and education cess).

Business profits:

Business profits are liable to tax at the rates applicable to the Unit Holders as per the provisions contained in the relevant Finance Act. Surcharge and education cess would apply separately. In case of business profits, the investor is not entitled to claim the tax exemption in case of an 'equity oriented fund' under section 10(38) of the Act, as discussed above.

Tax treaty benefits

Section 90 of the Act provides that taxation of non-resident investors would be governed by the provisions of the Act, or those of a Double Taxation Avoidance Agreement ('DTAA') that the Government of India has entered into with the Government of any other country of which the non-resident investors are tax resident. The provisions of the DTAA prevail over those of the Act if they are more beneficial to the taxpayer. Hence, the above rates are subject to applicable DTAA benefits, if applicable.

The Finance Act, 2012 has inserted section 90(4) in the ITA to provide that an assessee, not being a resident, to whom the provisions of the DTAA apply, shall not be entitled to claim any relief under such DTAA unless a certificate, containing such particulars as may be prescribed, of his being a resident in any country outside India or specified territory outside India, as the case may be, is obtained by him from the Government of that country or specified territory. As per the Memorandum explaining provisions of the Finance Bill, 2012, submission of Tax Residency Certificate will be a necessary but not sufficient condition for availing benefits under the DTAA

c. Special provisions

As per Section 94(7) of the Act, where a person acquires any units within a period of 3 months prior to the record date and transfers such units within 9 months after the record date and the income distributed on such units, within this period, is exempt from income tax, then the loss suffered by such person on transfer of the units, to the extent of the income distributed on the units, shall be ignored while computing income chargeable to tax.

Section 94(8) of the Act provides that where any person who acquires any units within a period of 3 months prior to the record date is allotted additional units without consideration (i.e. bonus units) based on the original holding, any subsequent loss on sale of the original units within a period of 9 months from the record date shall be ignored for computing income chargeable to tax. The loss so ignored will be deemed to be the cost of acquisition of bonus units (held at such time) when these bonus units are subsequently sold.

d. Tax deducted at source ('TDS')

On income from Units:

No tax is to be deducted from any income credited or paid to Unit Holders in respect of Units of a fund.

On transfer:

Resident Investors:

No tax is required to be deducted at source from capital gains / business profits arising at the time of transfer of the Units.

Non-Resident Investors:

Tax is required to be deducted at source under Section 195 of the Act on payments made to non-resident investors.

a. Equity oriented fund

Since long-term capital gains realized from transfer of Units in an '*equity oriented fund*' where such transaction is entered into on or after 01/10/2004 and such transaction is chargeable to STT is exempt from tax, no tax is to be deducted at source under Section 195 of the Act.

In case of short-term capital gains realized from transfer of Units in an '*equity oriented fund*', tax is required to be deducted at source at the rate of 15% (plus applicable surcharge and education cess).

b. Non-equity oriented fund

In case of long term capital gains realised on transfer of Listed Units in a non-equity oriented Fund, tax is required to be deducted at source at the rate of 20% (plus applicable surcharge and education cess) after considering indexation benefit.

In respect of long-term capital gain realized on transfer of unlisted units in a non-equity oriented fund, tax is required to be deducted at the rate of 10% (plus applicable surcharge and education cess) without considering indexation benefit or exchange fluctuation.

In case of short term capital gains realised from transfer of Units in a non-equity oriented fund, tax is required to be deducted at source at the rates of 30% for non-residents non corporate and 40% for non-resident corporates (plus applicable surcharge and education cess).

The Fund will deduct the above tax at the time of winding up of the scheme/repurchase of units. In case of sale of units by Non-resident investors through recognised stock exchange, tax deduction will be done by the bank of the Non-resident investor.

No tax is deductible at source from capital gains realised by FII's / sub-accounts on transfer of their Units in a fund in accordance with the provisions of Section 196D(2) of the Act.

The Central Board of Direct Taxes in its circular no 728, dated October 30, 1995, has clarified that in case of payments to a non-resident who is tax resident of a country with which a 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 taxpayer. In order for the Unit Holder to obtain the benefit of a lower rate or nil rate, available under a DTAA, the Unit Holder will be required to provide the Fund with a certificate obtained from its Assessing Officer confirming the Unit Holder's eligibility for the lower rate or nil rate.

Any person entitled to receive any sum or income or amount, on which tax is deductible under Chapter XVIIIB (hereafter referred to as deductee) on or after 1/04/2010, shall furnish his Permanent Account Number to the person responsible for deducting such tax (hereafter referred to as deductor), failing which tax shall be deducted at the higher of the following rates, namely:

- (i) at the rate specified in the relevant provision of this Act; or

- (ii) at the rate or rates in force; or
- (iii) at the rate of twenty per cent.

In case of investments by NRIs during NFO, at the time of redemption of units, TDS will be deducted at the applicable rate. However, in respect of those Unit Holders who have acquired the Units on the Stock Exchange post listing of units, the Unit Holders would need to provide a certificate from a Chartered Accountant certifying the details of acquisition of Units to the Fund within two days of maturity of the Scheme, so as to enable the Fund to deduct TDS at the applicable rates. In the event of such details not being provided, the Fund would deduct TDS on the redemption proceeds at the highest rate of TDS applicable.

The surcharge will be applicable to only non- resident corporate taxpayers having a total taxable income exceeding ₹ 1,00,00,000/- whereas the education cess will be applicable to all non-residents.

e. Exemption from capital gains arising from transfer of units of mutual funds under section 54EC

The long-term capital gains arising from transfer of units of a mutual fund (hereinafter referred to as original asset), shall be exempt from tax under section 54EC of the Act provided such gains are invested within six months from the date of transfer, in the bonds (hereinafter referred to as long-term specified asset) issued by any of the following:

- i. National Highways Authority of India, which have been issued on or after 1 April, 2006,
- ii. Rural Electrification Corporation Limited issued on or after 1 April, 2006,

The amount of exemption would depend upon the extent of utilisation of the long-term capital gain on the original asset. However, where the long-term specified asset is transferred (including pledge of the long-term specified asset) or converted (otherwise than by transfer) into money, within a period of three years from the date of its acquisition, the amount of capital gain arising from the transfer of original asset not charged to tax shall be deemed to be income chargeable under the head “capital gains” relating to long-term capital asset of the previous year in which the long-term specified asset is transferred or converted (otherwise than by transfer) into money.

Where the cost of the specified units has been taken into account for section 54EC, deduction from the income with reference to such cost shall not be allowed under section 80C of the Act.

However, investment limit in the specified assets mentioned above is upto ₹ 50,00,000/- in a financial year.

f. Religious and Charitable Trusts

Investment in Units of the Fund by Religious and Charitable Trusts is an eligible investment under Section 11(5) of the Act read with Rule 17C of the Income Tax Rules, 1962. However, such investment may be permitted only subject to the state legislation governing Religious and Charitable Trusts in this regard, wherever applicable.

g. Surcharge and education cess

Status of person	Surcharge
Individuals, HUFs, body of individuals and association of persons & Firm	No surcharge is applicable
Artificial juridical persons	No surcharge is applicable
Resident corporate taxpayers	*5% surcharge on tax payable
Non-resident corporate tax payers	* 2% surcharge on tax payable
Co-operative societies and local authorities	No surcharge is applicable

* The surcharge will be applicable to only corporate taxpayers having a total taxable income exceeding ₹ 1,00,00,000/-.

An education cess of 3% is levied on all taxpayers - the education cess is to be paid on the tax payable, plus surcharge. Accordingly, the rates of tax mentioned above will be increased by the applicable surcharge and education cess.

2. Wealth Tax Act, 1957

Units in a fund are not treated as ‘assets’ as defined in section 2(ea) of the Wealth Tax Act, 1957. Hence, they would not be liable to wealth tax.

3. Gift Tax Act, 1958

The Gift Tax Act, 1958 is now abolished.

However, as per the provisions of section 2(24) of the Act read with section 56 (2)(vi) of the Act, income of an individual or HUF will include any sum of money the aggregate value of which exceeds ₹ 50,000/- received from any person or persons without corresponding consideration.

On or after 1st October, 2009, as per the provisions of section 2(24) read with section 56(2)(vii) of the Act, where an Individual or HUF receive in a year from any person or persons,

- (a) any sum of money, without consideration, the aggregate value of which exceeds fifty thousand rupees, the whole of the aggregate value of such sum;

- (b) any immovable property,
 - (i) without consideration, the stamp duty value of which exceeds fifty thousand rupees, the stamp duty value of such property;
- (c) any property, other than immovable property,
 - (i) without consideration, the aggregate fair market value of which exceeds fifty thousand rupees, the whole of the aggregate fair market value of such property;
 - (ii) for a consideration which is less than the aggregate fair market value of the property by an amount exceeding fifty thousand rupees, the aggregate fair market value of such property as exceeds such consideration

the same would be considered as income of such individual or HUF. The term “any property” also includes shares and securities.

There are some exceptions to this provision:

- (i) amount received from any relative;
- (ii) amount received on the occasion of the marriage of the individual;
- (iii) amount received under a will or by way of inheritance;
- (iv) amount received in contemplation of death of the payer;
- (v) amount received from any local authority as defined in the Explanation to clause (20) of section 10 of the Act;
- (vi) amount received from any fund or foundation or university or other educational institution or hospital or other medical institution or any trust or institution referred to in clause (23C) of section 10 of the Act;
- (vii) from any trust or institution registered under section 12AA of the Act.

On or after 1st June, 2010, as per the provisions of section 2(24) read with section 56(2)(viii) of the Act, where a firm or a company (other than a company in which public are substantially interested) receives any property, being shares of a company (other than a company in which public are substantially interested),

- (i) without consideration, the aggregate fair market value of which exceeds fifty thousand rupees, the whole of the aggregate fair market value of such property;
- (ii) for a consideration which is less than the aggregate fair market value of the property by an amount exceeding fifty thousand rupees, the aggregate fair market value of such property as exceeds such consideration: would be treated as the income of such recipient firm/company

However any transfer pursuant to a scheme of business organization, amalgamation or demerger which are not regarded as transfer under certain specified clauses of section 47 will be excluded from the applicability of the aforesaid provision.

Please note:

1. The tax incidence to Unit Holders could vary materially based on characterization of income (ie capital gains versus business profits) accruing to them in the Fund.
2. In the context of international investors, there can be no assurance that tax treaty provisions, even if more favourable, will apply in determining their liability to tax in India.
3. Tax rates in India may change from time to time. Any such changes may adversely affect the taxation of the Fund and / or the Unit Holders in the Fund.
4. In view of the particularized nature of tax consequences, each investor is advised to consult its own tax advisor with respect to specific tax consequences of being a Unit Holder in the Fund.

B. LEGAL INFORMATION

I. Nomination Facility

An Investor has the facility to nominate one or more person(s) to receive the Units upon his / her death, subject to the completion of necessary formalities. The option to nominate is limited to a maximum 3 nominees. The percentage of allocation to these nominees should be clearly mentioned in the nomination form. In case the percentage of allocation is not indicated in the form, then by default the investments will be equally divided between all the nominees.

Any new folio / account with a sole or single mode of holding must have a nomination. **Investors who do not wish to nominate must sign a separate confirmation of their non-intention to nominate anyone in the Application Form.**

Nomination can be made only by individuals on their own behalf, either singly or jointly. In case the folio has joint holders, all joint holders are required to sign the request for nomination / cancellation of nominee(s), irrespective of the mode of holding status being Anyone or Survivor or Joint. Every new nomination for a folio / account will overwrite the existing nomination.

Only the following categories of Indian residents can be nominated: (a) individuals; (b) minors through parent / legal guardian (whose name and address must be provided); (c) religious or charitable trusts; and (d) Central Government, State Government, a local authority or any person designated by virtue of his office.

In case where an investor nominates anyone under the category of “Who cannot invest” as mentioned in the SID of the Schemes, the AMC shall reject the nomination form while the valid Application Form will be accepted and processed. At the time of transfer of Units to the nominee, if based on the documents submitted for such transfer, the nominee(s) fall under the category of “Who cannot invest” as specifically mentioned in the SID of the Schemes, the Units proposed to be transferred shall be compulsorily redeemed immediately after transfer and the redemption proceeds will be paid to the nominee(s) in the manner stated in the SID.

A nomination in respect of Units will be treated as rescinded upon the Redemption of the Units. Cancellation of a nomination can be made only by the investors who made the original nomination and must be notified in writing. On receipt of a valid cancellation, the nomination shall be treated as rescinded and the AMC / Fund shall not be under any obligation to transfer the Units in favour of the nominee(s).

The transfer of Units / payment to the nominee(s) of the redemption proceeds shall be valid and effectual against any demand made upon the Fund / AMC / Trustee and shall discharge the Fund / AMC / Trustee of all liability towards the estate of the deceased investor and his / her legal personal representative or other successors. The Fund, the AMC and the Trustee are entitled to be indemnified from the deceased investor's estate against any liabilities whatsoever that any of them may suffer or incur in connection with a nomination.

2. Requirements of Prevention of Money Laundering Act

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/ circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds are required to formulate and implement a Client Identification Programme, and to verify and maintain the record of identity and address(es) of investors.

The AMC has partnered with CDSL Ventures Limited, who is an independent agency suggested by AMFI that acts as central record keeping agency ('Central Agency'). Separately, as provided by the SEBI regulations, the AMC has tied up with various KRAs who also act as record keeping agencies and share the documents with all the SEBI registered intermediaries.

As a token of having verified the identity and address and for efficient retrieval of records, the Central Agency will issue a KYC compliance letter to each investor who submits an application and the prescribed documents to the Central Agency.

KYC formalities under the PMLA and the related guidelines issued by SEBI must be completed by all investors intending to invest in units of mutual funds. Please refer to the paragraph titled “How to Apply” for the process to complete KYC formalities.

On performing the due diligence, if the AMC has reasons to believe that there is any failure on the part of the investor to provide required documentation, information, etc., the AMC shall have absolute discretion to freeze the folios / accounts of the investor(s), reject any application(s) for allotment of Units and / or effect mandatory redemption of investments of the investor(s) at the applicable NAV subject to payment of applicable exit load.

The AMC shall also undertake scrutiny of all transactions of investors. If the AMC has any reason to believe that any transaction is suspicious in nature as regards money laundering, the AMC shall have absolute discretion to report such transactions as suspicious to FIU - IND and / or to any regulatory authority. The AMC is also obliged to act in a manner as directed by such an authority. This may result in providing all such additional information as required by the authority and could also include freezing the folios of the investor(s), and effect mandatory redemption of investments of the investor(s) at the applicable NAV subject to payment of applicable exit load.

3. Transfer of Units

The Fund will offer and redeem the units after the NFO period as mentioned in the SID. If a person becomes a Unit Holder in the Scheme consequent to operation of law, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death or insolvency, the transferee's name will be recorded by the Fund subject to production of satisfactory evidence and if the transferee is otherwise eligible to hold the Units. In all such cases, if the transferee is not eligible to hold the Units, the Units will be redeemed and the proceeds will be disbursed to the transferee if such transferee is entitled to the same.

However, units held in dematerialized mode are freely transferable.

4. Transmission of Units

In case of an investor who holds investments in a single name, units shall be transmitted in favour of the last registered nominee upon production of death certificate and / or any other documents to the satisfaction of the AMC / Registrar. Where no nominee has been appointed / registered, Units shall be transmitted in favour of or as otherwise directed by the investor's personal representative(s) on production of the death certificate and / or any other documents to the satisfaction of the AMC / Registrar.

Where units are held in joint names, then upon death of one of the holders, units shall be transmitted in favour of the remaining unitholder(s) in the order in which their names appear in the register of unit holders on production of a death certificate and / or any other documents to the satisfaction of the AMC / its Registrar.

5. Investor's Personal Information

The investor acknowledges and agrees that the AMC may share, disclose or transfer the investors' personal information including sensitive personal data or information with the following third parties ("Third Parties"):

- Registrar, Banks and / or authorised external third parties or agents of the AMC, Registrar or Banks, who are involved in transaction processing, despatches etc. of investors' investment in the Scheme;
- Distributors or Sub-brokers through whom applications of investors are received for the Scheme; or
- Any other organisations for compliance with any legal or regulatory requirements or to verify the identity of investors for complying with anti-money laundering requirements.

The investor acknowledges and agrees that the AMC may authorize the Third Parties to collect investors' personal information including personal data or information directly from the investor on behalf of the AMC.

The investor acknowledges and agrees that the AMC or any person acting on its behalf including the Third Parties may retain the personal information including Sensitive Personal Data or Information of the investors on a permanent basis for the purpose of authenticating the investor's identity.

For the purpose of above paragraphs, 'sensitive personal data or information' shall have the same meaning assigned to it under the Information Technology Act, 2000 or Rules issued thereunder including the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011.

6. Folio Number

Unless otherwise requested by the Unit Holder, a single folio number may be assigned if an investor invests in different schemes of the Fund, and a consolidated account statement will then be provided for investments in all the schemes.

7. De-duplication of Folios / Consolidation:

In case an investor holds investments in multiple folios under the Fund, the AMC has the right to consolidate all the folios belonging to the same investor into one folio (target folio).

All the information as available in the target folio including bank account details will be used for further processing. Accordingly, redemptions / switch-out requests made subsequent to the consolidation shall be processed based on the First-in-First-out (FIFO) methodology as if units were held in a single folio.

8. Fractional Units

Since a request for Purchase or Redemption is generally made in rupee amounts and not in terms of a fixed number of Units of a Scheme, an investor may be left with fractional Units. Fractional Units will be computed and accounted for up to three decimal places in case of all schemes. However, fractional Units will in no way affect the investor's ability to redeem the Units standing to his / her credit, either in part or in full.

9. Lien on Units for Loans

In conformity with the guidelines and notifications issued by SEBI / Government of India / any other regulatory body from time to time, Units under the Scheme(s) may be offered as security by way of a lien / charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFCs) or any other body. The Registrar will note and record the lien against such Units. A standard request letter for this purpose is available on request with the Registrar or the AMC.

Lien / Set Off

The fund will have a first and paramount right of lien / set-off with respect to every unit / dividend under any scheme of the fund for any money that may be owed by the unit holder, to it.

10. Duration of the scheme/Winding up

a. Duration of the Scheme:

The duration of an open-ended Scheme is perpetual while the close ended schemes shall mature at the end of the maturity period as specified in the SID of the respective scheme. However, in accordance with the Regulations, the Scheme may be wound up, after repaying the amount due to the Unit Holders:

- a) on the happening of any event which, in the opinion of the Trustee, requires the Scheme to be wound up;
- b) if 75% of the Unit Holders of the Scheme pass a resolution that the Scheme be wound up;
- c) if SEBI so directs in the interests of Unit Holders; or
- d) in case of non-fulfillment of two conditions prescribed in terms of minimum number of investors vide SEBI circular No. SEBI/IMD/CIR No. 10/22701/03 dated December 12, 2003 (including amendments thereto from time to time).

If the Scheme is so wound up, the Trustee shall give notice of the circumstances leading to the winding up of the Scheme:

- a) to SEBI; and
- b) in two daily newspapers having a circulation all over India and in a vernacular newspaper with circulation in Mumbai.

On and from the date of the publication of notice of winding up, the Trustee or the AMC, as the case may be, shall:

- a) cease to carry on any business activities in respect of the Scheme so wound up;
- b) cease to create or cancel Units in the Scheme; and
- c) cease to issue or redeem Units in the Scheme.

b. Procedure and Manner of Winding Up:

The Trustee shall call a meeting of the Unit Holders to approve, by simple majority of the Unit Holders present and voting at the meeting, a resolution authorising the Trustee or any other person to take steps for winding up of the Scheme. The Trustee, or other person authorised as above, shall dispose of the assets of the Scheme concerned in the best interest of Unit Holders of the Scheme. The proceeds of sale shall be first utilised towards discharge of such liabilities as are due and payable under the Scheme, and, after meeting the expenses connected with the winding up, the balance shall be paid to the Unit Holders in proportion to their respective interests in the assets of the Scheme, as on the date when the decision for winding up was taken. On completion of the winding up, the Trustee shall forward to SEBI and the Unit Holders, a report on the winding up detailing the circumstances leading to the winding up, the steps taken for disposal of the assets of the Scheme before winding up, net assets available for distribution to the Unit Holders and a certificate from the Auditors of the Fund. Notwithstanding anything contained herein above, the provisions of the SEBI Regulations in respect of disclosures of half-yearly reports and annual reports shall continue to be applicable until winding up is completed or the Scheme ceases to exist.

After the receipt of the Trustee's report referred to above, if SEBI is satisfied that all measures for winding up of the Scheme have been complied with, the Scheme shall cease to exist.

C. GENERAL INFORMATION

1. Underwriting

The Schemes of the Fund does not propose to underwrite securities of other issuers.

2. Scrip Lending by the Fund

If permitted by SEBI under extant Regulations / guidelines, the Scheme(s) may also engage in scrip lending. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. Scrip lending means the lending of stock to another person or entity for a fixed period of time at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period.

The AMC will apply the following limits, should it desire to engage in scrip lending:

1. not more than 20% of the net assets of the Scheme can generally be deployed in scrip lending; and
2. not more than 5% of the net assets of the Scheme can generally be deployed in scrip lending to any single counter-party.

3. Borrowing Powers

Under the Regulations, the Fund is allowed to borrow to meet temporary liquidity needs of the Scheme for the purpose of repurchase, Redemption of Units or payment of interest or dividend to the Unit Holders. Further, as per Regulations, the Fund shall not borrow more than 20% of the net assets of the Scheme and the duration of such borrowing shall not exceed a period of 6 months.

The Fund may enter into necessary arrangements with banks / financial institutions for borrowing purposes. The Scheme may bear the interest charged on such borrowings.

4. Procedure and Recording of Investment Decisions

All investment decisions will be undertaken by the AMC in accordance with the Regulations and the investment objectives specified in the SID. All investment decisions taken by the AMC in relation to the corpus of the respective scheme(s) shall be recorded.

The AMC has appointed an Investment Committee comprising of the Chief Executive Officer, the Head - Equities, Head - Fixed Income, Head - Compliance and Chief Financial Officer & Head Risk Management. The Committee's role is to lay down the broad investment policy for the schemes, review the policy and to review the portfolio and performance of the schemes periodically. However the day to day investment management decisions will solely be of the respective Fund Manager of the designated schemes.

With regard to investments in equity instruments, individual scrip wise reasons shall be recorded by the Fund Manager at the time of placing individual orders on the dealing desk. A detailed report will be made before taking any decision to invest in a new company. The Head - Equities will countersign each equity deal ticket in case the Head - Equities and the Fund Manager happen to be different individual. This means there is supervision upto Head - Equities level for each transaction that the AMC will undertake. The AMC maintains a descriptive note of the companies it invests.

With regard to investments in debt instruments, all investments are made in companies which have been pre-approved by the Investment Committee. A detailed report is prepared and presented to the Investment Committee for approval before taking any decision to invest in a new company. Individual transaction wise reasons are recorded by the Fund Management Team at the time of executing individual deals on the dealing desk.

Performance of the Scheme vis-à-vis benchmark indices and industry peers is reviewed at the meetings of the Boards of the AMC and the Trustee companies.

5. Dematerialization and Rematerialization

Dematerialisation of Units

Unit Holders have an option to hold units in dematerialized mode. To hold units in dematerialized mode, the unit holders need to have a beneficiary account with a Depository Participant of a Depository. For application of units in dematerialized mode, investors are requested to fill in all the details required in the application form under the section titled "Depository Account Details". For units already held, an application for converting units into dematerialized mode has to be made to the AMC / RTA through the respective Depository Participant by filling in "Demat Request Form" (DRF).

Rematerialisation of Units

Rematerialisation of Units can be carried out in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. Unit holders are allowed to reconvert the units held in demat mode to physical holding. In order to do this, the unit holder has to make an application through their Depository Participant to the AMC / RTA. Upon conversion of units into physical mode, the AMC will send an account statement to the investor confirming the same.

6. Unclaimed Redemptions and Dividends

As per circular no. MFD/CIR/9/120/2000 dated November 24, 2000 issued by SEBI, the unclaimed Redemption and dividend amounts shall be deployed by the Fund in call money market or money market instruments only. The investment management fee charged by the AMC for managing such unclaimed amounts shall not exceed 50 basis points. The circular also specifies that investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing NAV. After a period of three years, this amount can be transferred to a pool account and the investors can claim the said amounts at the NAV prevailing at the end of the third year. In terms of the circular, the onus is on the AMC to make a continuous effort to remind investors through letters to take their unclaimed amounts. The details of such unclaimed amounts are being disclosed in the annual report sent to the Unit Holders.

7. Mode of Holding

An application can be made by up to a maximum of three applicants. Applicants must specify the 'mode of holding' in the Application Form.

If an Account has more than one holder, only the first-named holder (as determined by the records of the Registrar) will receive all notices and correspondence with respect to the Account. Such Unit Holder will receive the proceeds of any redemption requests or dividends or other distributions. In addition, such holder will have the voting rights, as permitted, associated with such Units.

In case of mode of operations specified as 'jointly', all requests have to be signed by all the joint holders. However, in the case of holdings specified as 'any one or survivor', any one of the joint holders may sign such requests.

The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder.

In case the mode of holding is not ticked, then it will be taken as Joint for individual investors and proprietary firms. For others it will be marked as N.A. irrespective of whatever is ticked on the application.

The names of holders cannot be changed and names cannot be added or deleted as joint holders after the submission of an application.

Investors should carefully study the paragraphs "Transmission of Units" and "Nomination Facility" under the heading "LEGAL INFORMATION" before ticking the relevant box pertaining to the mode of holding in the Application Form.

8. Significant Accounting Policies

In accordance with SEBI Regulations, the AMC will follow the accounting policies and standards as briefed below:

1. The AMC shall keep and maintain proper books of accounts, records and documents, for all the Schemes so as to explain its transactions and to disclose at any point of time the financial position of any Scheme and, in particular, to give a true and fair view of the state of affairs of the Fund.
2. The Fund shall mark all investments to market and carry investments in the balance sheet at market value. Since the unrealized appreciation on investments cannot be distributed, it shall be excluded while arriving at the distributable income.
3. In respect of all interest-bearing investments, income shall be accrued on a day to day basis as it is earned. Therefore, when such investments are purchased, interest paid for the period from the last interest due date up to the date of purchase shall not be treated as a cost of purchase but shall be debited to interest recoverable account. Similarly, interest received at the time of sale for the period from the last interest due date up to the date of sale shall not be treated as an addition to sale value but shall be credited to interest recoverable account.
4. In determining the holding cost of investments and the gains or loss on sale of investments, the "average cost" method shall be followed.

5. Transactions for purchase or sale of investments shall be recognised as of the trade date and not as of the settlement date, so that the effect of all investments traded during a financial year are recorded and reflected in the financial statements for that year.
6. Where income receivable on investments has accrued but has not been received for the period as specified in the SEBI guidelines for identification and provisioning for NPAs, provision shall be made by debiting to the revenue account the income so accrued in the manner specified in the SEBI guidelines for identification and provisioning for NPAs.
7. When Units are sold, the difference between the sale price and the face value of the Unit, if positive, shall be credited to reserves and if negative, shall be debited to reserves, the face value being credited to the capital account. Similarly, when Units are repurchased, the difference between the Purchase Price and face value of the Unit, if positive, shall be debited to reserves and, if negative, shall be credited to reserves, the face value being debited to the capital account.
8. The cost of investments acquired or purchased shall include securities transaction tax, brokerage, stamp charges and any charge customarily included in the broker's bought note. In respect of privately placed debt instruments, any front-end discount offered shall be reduced from the cost of the investment.
9. Dividend income earned by the Scheme shall be recognised on the date on which the investment is quoted on an ex-dividend basis, not on the date on which the dividend is declared.
10. Bonus shares shall be recognized in the books of the scheme on the ex-bonus date as declared on the recognized stock exchange(s). Similarly, rights entitlements shall be recognized on Ex-right date.

The brief accounting policies and standards outlined above are consistent with the existing SEBI Regulations and are subject to changes made from time to time by the AMC and / or Trustee Company. However, such changes must be in conformity with the SEBI Regulations.

9. Suspension of the Purchase and Redemption of Units

Subject to the approval of the Boards of the AMC and the Trustees and also subject to necessary communication of the same to SEBI, the determination of the NAV of the Units of the Scheme, and consequently of the Purchase, Redemption and Switching of Units, may be temporarily suspended in any of the conditions described below:

- a) When one or more stock exchanges or markets which provide the basis of valuation for a substantial portion of the assets of the Scheme is closed otherwise than for ordinary holidays;
- b) When, as a result of political, economic or monetary events or any other circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme is not considered to be reasonably practicable or might otherwise be detrimental to the interests of the Unit Holders;
- c) In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, so that the value of the securities of the Scheme cannot be accurately or reliably arrived at;
- d) If, in the opinion of the AMC, extreme volatility of markets causes or might cause, prejudice to the interests of the Unit Holders of the Scheme;
- e) In case of natural calamities, war, terrorist acts, strikes, riots, and bandhs;
- f) In case of any other event of force majeure or disaster that in the opinion of the AMC affects the normal functioning of the AMC or the Registrar; or
- g) If so directed by SEBI.

In any of the above eventualities, the time limits for processing requests for subscription and Redemption of Units will not be applicable. All types of subscription and Redemption of Units will be processed on the basis of the immediately next Applicable NAV after the resumption of dealings in Units.

10. Right to Limit Redemptions

The Trustee may, in the general interest of the Unit Holders of the Scheme and when considered appropriate to do so based on unforeseen circumstances / unusual market conditions, limit the total number of Units which may be redeemed on any Business Day to 5% of the total number of Units then in issue under the Scheme and option(s) thereof or such other percentage as the Trustee may determine. Any Units which consequently are not redeemed on a particular Business Day will be carried forward for Redemption to the next Business Day, in order of receipt. Redemptions so carried forward will be priced on the basis of the Applicable NAV (subject to the prevailing Load) of the Business Day on which Redemption is made. Under such circumstances, to the extent multiple Redemption requests are received at the same time on a single Business Day, redemptions will be made on a pro-rata basis based on the size of each Redemption request, the balance amount being carried forward for Redemption to the next Business Day. In addition, the Trustee reserves the right, in its sole discretion, to limit redemptions with respect to any single account to an amount of ₹ 1,00,000 in a single day.

11. Use of Intermediaries

The investor is aware that the Fund and/or AMC need to use intermediaries such as post office, local and international couriers, banks and other intermediaries for correspondence with the investor and for making payments to the investor by cheques, drafts,

warrants, through Electronic Clearing Services (ECS) etc. The investor expressly agrees and authorises the Fund and AMC (including their agents) to correspond with the investor or make payments through intermediaries including but not limited to post office, local and international couriers and banks. The investor clearly understands that the Fund and AMC use such intermediaries for convenience of the investor and such intermediaries are agents of the investor and not the Fund or AMC. The Fund and/or AMC or their agents are not responsible in any manner whatsoever for delayed receipt or non-receipt of any correspondence or payment through such intermediaries.

12. Investment in the Scheme by the AMC, Sponsor or their Affiliates

Subject to the Regulations, the AMC, the Sponsor, the Trustee and/or their associates or affiliates, may invest either directly or indirectly in the Scheme during the NFO and / or Ongoing Offer Period. However, AMC shall not charge any fees on its own investment in the Scheme.

13. Omnibus Clause

Besides the AMC, the Trustee / Sponsor may also absorb expenditures in addition to the limits laid down under Regulation 52 of the Regulations.

Further, any amendment / clarification and guidelines including in the form of notes or circulars issued from time to time by SEBI for the operation and management of mutual fund shall be applicable.

14. Website

The website of the Fund / AMC (www.aiginvestments.co.in) is intended solely for the use of Resident Indians, NRIs, PIOs and FII's registered with SEBI. It should not be regarded as a solicitation for business in any jurisdiction other than India. In particular, the information is not for distribution and does not constitute an offer to sell or the solicitation of an offer to buy securities in any jurisdiction where such activity is prohibited, including the United States of America. Any persons resident outside India who nevertheless intend to respond to this material must first satisfy themselves that they are not subject to any local requirements which restrict or prohibit them from so doing. Information other than that relating specifically to the AMC / the Fund and its products, is for information purposes only and should not be relied upon as a basis for investment decisions. The AMC cannot be held responsible for any information contained in any website linked from this website.

The website address www.aiginvestments.co.in will continue for approximately two months after October 5, 2012 due to transition process being undertaken. However, once the transition and IT migration is complete, any person visiting www.aiginvestments.co.in will be redirected to the website of PineBridge Mutual Fund being www.pinebridge.in

15. Inter-Scheme Transfer of Investments

Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if -

- (a) such transfers are done at the prevailing market price for quoted instruments on spot basis.

Explanation : "spot basis" shall have same meaning as specified by stock exchange for spot transactions.

- (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

In pursuance of SEBI Circular dated October 16, 2009; further communication dated December 30, 2009, and SEBI Circular dated March 5, 2012; inter scheme transfers in CPs/CDs, corporate bonds shall be reported and settled through the National Securities Clearing Corporation Limited (NSCCL) or the Indian Clearing Corporation Limited (ICCL).

16. Associate Transactions

During the Financial Year April 1, 2009 to March 31, 2010, the Fund has not carried out any securities transactions with Sponsor or Associate Companies on a principal-to-principal basis, except equity purchases of Bajaj Auto Ltd. at prevailing market rates. Such purchase during the period in aggregate amounts to ₹ 11.04 crores (No. of Trades: 8).

During the Financial Year April 1, 2010 to March 31, 2011, the Fund has not carried out any securities transactions with Sponsor or Associate Companies on a principal-to-principal basis, except for ten equity Sale trades of Bajaj Auto Ltd., one Sale of Security where Bajaj Auto Ltd. is counterparty and three purchase trade and two sale trade where Bajaj Holding & Invest Ltd. is counterparty. All trades are executed at the prevailing market price. Such purchase and sale during the period in aggregate amounts to ₹ 97.47 crores (Total No. of Trades 16).

During the Financial Year April 1, 2011 to March 31, 2012, the Fund has not carried out any securities transaction with Sponsor or Associate Companies on a principal-to-principal basis, except for Eight Equity Purchase trades of Bajaj Finance Ltd, Five Equity Sale trades of Bajaj Auto Ltd and One Sale trade where in Bajaj Auto Ltd is counterparty. All trades are executed at the prevailing market prices. Aggregate amount of such purchase & Sale during the period amounts to ₹ 32.48 crores (Total No of Trades: 14).

PineBridge Investments Japan Co., Ltd. has acquired AIG Global Asset Management Company (India) Private Limited ("AIGAMC") and AIG Trustee Company (India) Private Limited ("AIGTC") from American International Group, Inc. on October 5, 2012. Consequently, the Sponsor and Associate Companies of AIG AMC have been changed to that of PineBridge Investments Japan Co., Ltd. w.e.f October 5, 2012. The details mentioned above are of transactions of the associate companies of the AIG AMC when the Sponsor was AIG Capital Corporation.

The Schemes of the Mutual Fund have not undertaken any underwriting obligations with respect to issues lead managed by associate companies.

The Schemes of the Mutual Fund shall not invest in any unlisted securities of either the Sponsor or the group companies of the Sponsor.

The Schemes of the Mutual Fund have not invested more than 25% of its net assets in Group Companies.

Mutual Fund may have dealings, transactions with group / associate companies. Necessary disclosures will be made in this regard in compliance with SEBI (Mutual Funds) Regulations, 1996.

Brokerage and Commission paid to Associates for the past three Financial Years (including the current year)

Brokerage paid to associates/related parties/group companies of Sponsor/AMC (for the period April 1, 2009 to March 31, 2010; April 1, 2010 to March 31, 2011; and April 1, 2011 to March 31, 2012)				
Name of associate/related parties/group companies of Sponsor/AMC	Nature of Association / Nature of Relation	Period Covered	Value of transaction (in ₹ Cr. & % of total value of transaction of the fund)	Brokerage (₹ Cr & % of total brokerage paid by the fund)
NIL				
Commission paid to associates/related parties/group companies of Sponsor/AMC (for the period April 1, 2009 to March 31, 2010; April 1, 2010 to March 31, 2011 and April 1, 2011 to March 31, 2012)				
Name of associate/related parties/group companies of Sponsor/AMC	Nature of Association / Nature of Relation	Period Covered	Business Given (in ₹ Cr. & % of total business received by the fund)	Commission paid (₹ & % of total commission paid by the fund)
NIL				

17. Documents Available for Inspection

The following documents will be available for inspection at the office of the Mutual Fund at 604, 6th Floor, Peninsula Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400 013 during business hours on any day (excluding Saturdays, Sundays and public holidays):

- Memorandum and Articles of Association of the AMC
- Investment Management Agreement
- Trust Deed and amendments thereto, if any
- Mutual Fund Registration Certificate
- Agreement between the Mutual Fund and the Custodian
- Agreement with Registrar and Share Transfer Agents
- Consent of Auditors to act in the said capacity
- Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and amendments from time to time thereto.
- Indian Trusts Act, 1882.

18. Investor Grievances Redressal Mechanism

All the queries and investor complaints are handled at each of our points of contact i.e. ISC, AMC branch, telephone call, email or letter. Every complaint or follow up queries that comes to any of the mentioned contact points will be logged in and monitored on a regular basis by the AMC and its RTA (CAMS). AMC also has an escalation mechanism, whereby if there are any open or pending queries, then the same will be escalated to the next level for resolution.

For Investor grievances, please contact:

Registrar & Transfer Agent:

CAMS Unit - PineBridge Mutual Fund
Computer Age Management Services Private Limited,
No. 4, Nehru Nagar West, Kalapatti Main Road, Civil Aerodrome Post, Coimbatore – 641 014
Email: enq_a@camsonline.com

Asset Management Company:

Mr. Nilesh Chonkar - (Investor Relations Officer)
PineBridge Investments Asset Management Company (India) Private Limited
604, 6th Floor, Peninsula Tower, Peninsula Corporate Park,
Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400 013.
Tel: (022) 4093 0001, Fax: (022) 4093 0210,
Email: india.investorcare@pinebridge.com

The Status of investor complaints received and redressed is as under:

SCHEME	FY 10-11#	FY 11-12^{\$}	FY 12-13^{\$}	April 2013 to July 2013^{\$}
PineBridge India Equity Fund	8016	27	25	2
PineBridge Infrastructure & Economic Reform Fund	4150	14	12	1
PineBridge World Gold Fund	5769	63	27	5
PineBridge India Liquid Fund	172	0	0	0
PineBridge India Total Return Bond Fund ^{\$\$}	308	2	3	5
PineBridge India Short Term Fund	127	1	15	1
PineBridge Quarterly Interval Funds	53	0	0	0
AIG Fixed Maturity Plan I - Series I	8	0	0	0
Total	18603	109*	86**	22***

Figure includes queries and complaints

* includes 2 generic complaints by single investor in FY 2011 - 2012

\$ Figures include only complaints

\$\$ The Scheme is an open ended income scheme. Investors in the Scheme are not being offered any guaranteed/assured returns.

** includes below mentioned generic complaints for FY 2012 - 2013:

Complaints against Mutual Fund / Schemes	Number of Generic Complaints	Number of investors
PineBridge Mutual Fund (applicable to all schemes)	2	2
PineBridge India Equity Fund and PineBridge Infrastructure & Economic Reform Fund	1	1
PineBridge Infrastructure & Economic Reform Fund and PineBridge World Gold Fund	1	1
Total	4	4

*** includes 8 generic complaints for PineBridge Mutual Fund in FY 2013 - 14. Out of these 8 complaints, 2 complainants have invested in PineBridge Infrastructure & Economic Reform Fund and PineBridge World Gold Fund and 1 complainant has invested in PineBridge World Gold Fund.

Note: AIG Fixed Maturity Plan I - Series I has matured on September 14, 2009.

Notwithstanding anything contained in this Statement of Additional Information, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

Ahmedabad: 101, Sampada Complex, Behind A. K. Patel House, Near Mithakali Six Roads, Navrangpura, Ahmedabad - 380009. Phone: 079 6000 0344, 99740 13010. **Bangalore:** No.33, Unit #11, 1st Floor, Imperial Court, Cunningham Road, Bangalore - 560052. Phone: 080 6000 0344, 41473386. **Chennai:** Ground Floor, E. L. Heights, No.3, C. M. M. Street, Kodambakkam High Road, Nungambakkam, Chennai - 600034. Phone: 044 6000 0344, 43561946. **Mumbai:** 604, 6th Floor, Peninsula Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013, Phone: 022 6000 0344, 40930001. **New Delhi:** 9th Floor, 9A & 9C, Vandana Building, 11 Tolstoy Marg, Connaught Place, New Delhi - 110001. Phone: 011 6000 0344, 43593204. **Pune:** 304, Business Guild, Law College Road, Opp. Krishna Dining Hall, Pune - 411004. Phone: 020 6000 0344, 66401000.

CAMS SERVICE CENTRES

Agartala: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala - 799001, Tripura. **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra - 282002, Uttarpradesh. **Ahmedabad:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380 006, Gujarat. **Ahmednagar:** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar, Ahmednagar - 414 001, Maharashtra. **Ajmer:** AMC No. 423/30, Near Church, Brahmapuri, Opp T B Hospital, Jaipur Road, Ajmer - 305001, Rajasthan. **Akola:** Opp. RLT Science College, Civil Lines, Akola - 444001, Maharashtra. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001, Uttar Pradesh. **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001, Uttarpradesh. **Alleppey:** Bldg. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey - 688011, Kerala. **Alwar:** 256A, Scheme No:1, Arya Nagar, Alwar - 301001, Rajasthan. **Amaravati:** 81, Gulshan Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601, Maharashtra. **Ambala:** Opposite PEER, Bal Bhavan Road, Ambala, Ambala - 134003, Haryana. **Amritsar:** SCO - 18J, 'C', BLOCK RANJIT AVENUE, Amritsar - 140001, Punjab. **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001, Gujarat. **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur - 515 001, Andhra Pradesh. **Andheri:** CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri, Andheri - 400069, Maharashtra. **Ankleshwar:** Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch - 393002, Gujarat. **Asansol:** Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol - 713303, West Bengal. **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431001, Maharashtra. **Balasore:** B C Sen Road, Balasore - 756001, Orissa. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore - 560 042, Karnataka. **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly - 243001, Uttar Pradesh. **Basti:** Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti - 272002, Uttar Pradesh. **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum - 590006, Karnataka. **Bellary:** 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary - 583101, Karnataka. **Berhampur:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur - 760001, Orissa. **Bhagalpur:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur - 812002, Bihar. **Bharuch (parent: Ankleshwar TP):** F-108, Rangoli Complex, Station Road, Bharuch, Bharuch - 392001, Gujarat. **Bhatinda:** 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA - 151001, Punjab. **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, OPP HDFC BANK, Bhavnagar - 364002, Gujarat. **Bhilai:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490020, Chhattisgarh. **Bhilwara:** Indraprastha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara - 311001, Rajasthan. **Bhopal:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462011, Madhya Pradesh. **Bhubaneswar:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751 001, Orissa. **Bhuj:** Data Solution, Office No:17, 1st floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch - 370001, Gujarat. **Bhusawal (Parent: Jalgaon TP):** 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal - 425201, Maharashtra. **Bikaner:** F 4,5 Bothra Complex, Modern Market, Bikaner, Bikaner - 334001, Rajasthan. **Bilaspur:** Beside HDFC Bank, Link Road, Bilaspur, Bilaspur - 495 001, Chattisgarh. **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro - 827004, Jharkhand. **Burdwan:** 399, G T Road, Basement of Talk of the Town, Burdwan - 713101, West Bengal. **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut - 673016, Kerala. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160 017, Punjab. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034, Tamil Nadu. **Chennai (OMR):** Ground Floor, 148 Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, Chennai - 600097, Tamil Nadu. **Chhindwara:** Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara - 480 001, Madhya Pradesh. **Chittorgarh:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001, Rajasthan. **Cochin:** Ittoop's Imperial Trade Center, Door No. 64/5871 - D, 3rd Floor, M. G. Road (North), Cochin - 682 035, Kerala. **Coimbatore:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore - 641 002, Tamil Nadu. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001, Orissa. **Darbhanga:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga, Darbhanga - 846001, Bihar. **Devengere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere - 577002, Karnataka. **Dehradun:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001, Uttaranchal. **Deoghar:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112, Jharkhand. **Dhanbad:** Urmila Towers, Room No: 111 (1st Floor), Bank More, Dhanbad - 826001, Jharkhand. **Dharmapuri:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri - 636 701, Tamil Nadu. **Dhule:** H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule - 424 001, Maharashtra. **Durgapur:** City Plaza Building, 3rd floor, City Centre, Durgapur - 713 216, West Bengal. **Erode:** 197, Seshaiyer Complex, Agraharam Street, Erode - 638001, Tamil Nadu. **Faizabad:** 64 Cantonment, Near GPO, Faizabad, Faizabad - 224001, Uttar Pradesh. **Faridabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad - 121001, Haryana. **Gandhidham:** Plot No. 261, 1st Floor, Sector 1A, Om Mandap Galli, Gandhidham - 370 201, Gujarat. **Ghaziabad:** 113/61 Floor, Navyug Market, Ghaziabad - 201001, Uttarpradesh. **Goa:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) - 403 001, Goa. **Gondal (Parent Rajkot):** A/177, Kailash, Complex, Opp, Khedut, Décor, GONDAL - 360 311, Gujarat. **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur - 273001, Uttarpradesh. **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Gulbarga - 585 101, Karnataka. **Guntur:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur - 522002, Andhra Pradesh. **Gurgaon:** SCO - 16, Sector - 14, First floor, Gurgaon - 122001, Haryana. **Guwahati:** A.K. Azad Road, Rehabari, Guwahati - 781008, Assam. **Gwalior:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474002, Madhya Pradesh. **Haldia:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia, Haldia - 721 602, West Bengal. **Haldwani:** Durga City Centre, Nainital Road, Haldwani, Haldwani - 263139, Uttarakhand. **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh - 825301, Jharkhand. **Himmatnagar:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar - 383 001, Gujarat. **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar - 125001, Haryana. **Hoshiarpur:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur - 146 001, Punjab. **Hosur:** Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur - 635109, Tamil Nadu. **Hubli:** No.204 - 205, 1st Floor, 'B' Block,

Kundagol Complex, Opp. Court, Club Road, Hubli - 580029, Karnataka. **Hyderabad:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad - 500 003, Andhra Pradesh. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore - 452 001, Madhya Pradesh. **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001, Madhya Pradesh. **Jaipur:** R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302 001, Rajasthan. **Jalandhar:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144001, Punjab. **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425001, Maharashtra. **Jalna C.C. (Parent: Aurangabad):** Shop No: 11, 1st Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road, Jalna, Jalna - 431 203, Maharashtra. **Jammu:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu - 180004, J & K. **Jamnagar:** 217/218, Manek Centre, P.N. Marg, Jamnagar - 361008, Gujarat. **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur - 831001, Jharkhand. **Jaunpur :** 248, FORT ROAD, Near AMBER HOTEL, Jaunpur - 222001, UTTAR PRADESH. **Jhansi:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi - 284001, Uttarpradesh. **Jodhpur:** 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003, Rajasthan. **Junagadh:** Circle Chowk, , Near Choksi Bazar Kaman,, Gujarat, Junagadh - 362001, Gujarat. **Kadapa:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa - 516 001, Andhra Pradesh. **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Kakinada - 533 001, Andhra Pradesh. **Kalyani:** A - 1/50, Block - A, Dist Nadia, Kalyani - 741235, West Bengal. **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur - 670004, Kerala. **Kanpur:** I Floor 106 to 108, CITY CENTRE Phase II, 63/2, THE MALL, Kanpur - 208 001, Uttarpradesh. **Karimnagar:** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar - 505 001, Andhra Pradesh. **Karnal (Parent :Panipat TP):** 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal, Karnal - 132001, Haryana. **Karur:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur - 639002, Tamil Nadu. **Katni:** 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI - 483 501, Madhya Pradesh. **Kestopur:** 148,Jessore Road, Block -B (2nd Floor), Kolkata, Kestopur - 700101, West Bengal. **Khammam :** Shop No: 11 - 2 - 31/3, 1st floor,, Philips Complex,, Balajinagar, Wyra Road,, Near Baburao Petrol Bunk,, KHAMMAM - 507 001, Andhra Pradesh. **Kharagpur:** H.NO.291/1, WARD NO-15, MALANCH MAIN ROAD, OPPOSITE UCO BANK, Kharagpur, Kharagpur - 721301, West Bengal. **Kolhapur:** 2 B, 3rd Floor,, Ayodhya Towers, Station Road,, Kolhapur - 416001, Maharashtra. **Kolkata:** Saket Building,, 44 Park Street, 2nd Floor, Kolkata - 700016, West Bengal. **Kollam:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam - 691001, Kerala. **Kota:** B-33 'Kalyan Bhawan, Triangle Part ,Vallabh Nagar, Kota - 324007, Rajasthan. **Kottayam:** KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam - 686001, Kerala. **Kumbakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam - 612001, Tamil Nadu. **Kurnool:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Kurnool - 518 004, Andhra Pradesh. **Lucknow:** Off # 4,1st Floor, Centre Court Building,, 3/c, 5 - Park Road, Hazratganj, Lucknow - 226 001, Uttarpradesh. **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road,, Ludhiana - 141 002, Punjab. **Madurai:** 86/71A, Tamsilangam Road, Madurai - 625 001, Tamil Nadu. **Malda:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda - 732 101, West Bengal. **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575 003, Karnataka. **Manipal:** Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal - 576104, Karnataka. **Mapusa (Parent ISC : Goa):** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Mapusa - 403 507, Goa. **Margao:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao - 403 601, Goa. **Mathura:** 159/160 Vikas Bazar, Mathura - 281001, Uttarpradesh. **Meerut:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut - 250002, Uttarpradesh. **Mehsana:** A/177, Kailash, Complex,Opp, Khedut ,Decor,GONDAL, Mehsana, Mehsana - 360311, Gujarat. **Moga:** Gandhi Road, Opp Union Bank of India, Moga, Moga - 142001, Punjab. **Moradabad:** B-612 'Sudhakar', Lajpat Nagar, Moradabad - 244001, Uttarpradesh. **Mumbai:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400 023, Maharashtra. **Muzzafarpur:** Brahman toli,, Durgasthan, Gola Road, Muzaffarpur - 842001, Bihar. **Mysore:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009, Karnataka. **Nadiad (Parent TP: Anand TP):** 8, Ravi Kiran Complex, Ground Floor Nanakumbhath Road, Nadiad, Nadiad - 387001, Gujarat. **Nagpur:** 145 Lendra, New Ramdaspath, Nagpur - 440 010, Maharashtra. **Namakkal:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal - 637001, Tamil Nadu. **Nasik:** Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005, Maharashtra. **Navsari:** Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank,, Nr. Vasant Talkies, Chhinnabai Road, Navasari - 396445, Gujarat. **Nellore:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet,, Nellore - 524001, Andhra Pradesh. **New Delhi :** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar,Near Videocon Tower. , Jhandewalan Extension, New Delhi - 110 055, New Delhi. **Noida:** C-81,1st floor, Sector - 2, Noida - 201301, . **Palakkad:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad - 678 001, Kerala. **Palanpur:** Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur, Palanpur - 385 001, Gujarat. **Panipat:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat - 132103, Haryana. **Patiala:** 35, New Lal Bagh Colony, Patiala - 147001, Punjab. **Patna:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna - 800 001, Bihar. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001, Pondicherry. **Pune:** Nirmitti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune - 411 004, Maharashtra. **Rae Bareli:** 17, Anand Nagar Complex, Rae Bareli, Rae Bareli - 229001, Uttar Pradesh. **Raipur:** HIG,C-23, Sector - I, Devendra Nagar, Raipur - 492004, Chhattisgarh. **Rajahmundry:** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital,, Nyapathi Vari Street, T Nagar, Rajahmundry - 533 101, Andhra Pradesh. **Rajapalayam:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam - 626117, Tamil Nadu. **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001, Gujarat. **Ranchi:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Frayalal, Ranchi - 834001, Jharkhand. **Ratlam:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam - 457001, Madhya Pradesh. **Ratnagiri:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri - 415 639, Maharashtra. **Rohtak:** 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak - 124001, Haryana. **Roorkee:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee - 247667, Uttarakhand. **Rourkela:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela - 769001, Orissa. **Sagar:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar - 470 002, Madhya Pradesh. **Saharanpur:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur - 247001, Uttar Pradesh. **Salem:** No.2, I Floor Vivekananda Street,, New Fairlands, Salem - 636016, Tamil Nadu. **Sambalpur:** C/o Raj Tibrewal & Associates, Opp.Town High School,Sansarak, Sambalpur - 768001, Orissa. **Sangli (Parent: Kolhapur):** Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli, Sangli - 416416, Maharashtra. **Satara:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002, Maharashtra. **Shahjahanpur:** Bijlipura,, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur - 242001, Uttar Pradesh. **Shimla:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla - 171001, Himachal Pradesh. **Shimoga:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga - 577 201, Karnataka. **Siliguri:** No 7, Swamiji Sarani, Ground Floor, Ground Floor,Hakimpura, Siliguri - 734001, West Bengal. **Sirsa:** Bansal Cienema Market, Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa - 125055, Haryana . **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur - 261001, Uttar Pradesh. **Solan :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan - 173 212, Himachal Pradesh. **Solapur:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001, Maharashtra. **Sriganganagar:** 18 L Block, Sri Ganganagar, Sri Ganganagar - 335001, Rajasthan. **Srikakulam:** Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam, Srikakulam - 532 001, Andhra Pradesh. **Sultanpur:** 967,

Civil Lines, Near Pant Stadium, Sultanpur - 228 001, Uttar Pradesh. **Surat:** Plot No.629,2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat - 395 001, Gujarat. **Surendranagar:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar - 363035, Gujarat. **Thane:** 3rd Floor, Nalanda Chambers, "B" Wing,, Gokhale Road,Near Hanuman Temple, Naupada, Thane - 400 602, Maharashtra. **Thiruppur:** I(I), Binny Compound,, II Street,, Kumaran Road, Thiruppur - 641601, Tamil Nadu. **Thiruvalla:** Central Tower, Above Indian Bank,, Cross Junction, Thiruvalla - 689101, Kerala. **Tinsukia:** Dhawal Complex, Ground Floor, Durgabari, Rangagora Road,Near Dena Bank, Tinsukia - 786125, Assam. **Tirunelveli:** I Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli - 627001, Tamil Nadu. **Tirupathi:** Shop No14, Boligala Complex,, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi - 517501, Andhra Pradesh. **Trichur:** Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur - 680001, Kerala. **Trichy:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018, Tamil Nadu. **Trivandrum:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum - 695004, Kerala. **Tuticorin:** 4B / A-16 Mangal Mall Complex, Ground Floor,, Mani Nagar, Tuticorin, Tuticorin - 628003, Tamil Nadu. **Udaipur:** 32 Ahinsapuri, Fatehpura Circle, Udaipur - 313004, Rajasthan. **Ujjain :** 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park,, Ujjain - 456 010, Madhya Pradesh. **Unjha (Parent: Mehsana):** 10/11, Maruti Complex,, Opp. B R Marbles, Highway Road, Unjha, Unjha - 384 170, Gujarat. **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390 007, Gujarat. **Valsad:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad - 396001, Gujarat. **Vapi:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi - 396195, Gujarat. **Varanasi:** C-28/142-2A, Near Teliya Bagh Crossing, Teliya Bagh, Varanasi - 221002, Uttarpradesh. **Vaso(Parent Goa):** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama - 403802, . **Vellore:** No:54, 1st Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore - 632004, Tamil Nadu. **Vijayawada:** 40-I-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada - 520 010, Andhra Pradesh. **Visakhapatnam:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam - 530 016, Andhra Pradesh. **Warangal:** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal - 506001, Andhra Pradesh. **Yamuna Nagar:** 124-B/R Model Town, Yamunanagar,, Yamuna Nagar - 135 001, Haryana. **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatma - 445 001, Maharashtra

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