



**Your investment partner  
since 1987...**

**Key Information Memorandum  
and Common Application Form.**

Continuous Offer for Sale of Magnum/Units  
of Various Schemes at NAV-related prices.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the official point of acceptance of transaction (OPAT) of SBIMF or distributors or from the website [www.sbimf.com](http://www.sbimf.com)

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

**Trustee Company:** SBI Mutual Fund Trustee Company Pvt. Ltd. (CIN: U65991MH2003PTC138496)

**Asset Management Company:** SBI Funds Management Private Limited (A Joint Venture between SBI & AMUNDI) (CIN : U65990MH1992PTC065289).

**Regd Office:** 9th Floor, Crescenzo, C- 38 & 39, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051 Tel : 91-022-61793000 Fax : 91-022-67425687, E-mail : [partnerforlife@sbimf.com](mailto:partnerforlife@sbimf.com) • [www.sbimf.com](http://www.sbimf.com).

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**INVESTMENT MANAGER : SBI FUNDS MANAGEMENT PRIVATE LIMITED  
(A Joint Venture between SBI & AMUNDI)**

**INFORMATION COMMON TO ALL EQUITY SCHEMES**

**Name of Trustee Company:** SBI Mutual Fund Trustee Company Private Limited

**Dividend Policy:** Dividend declaration under the dividend option of the schemes is subject to the availability of distributable surplus and at the discretion of the fund manager, subject to approval of the trustees and no returns are assured under the schemes.

**Applicable NAV : For sale of Magnums/Units : For subscription of below Rs. 2 lakh -** In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the OPAT alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the OPAT alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

**For subscription of Rs. 2 lakh & above:** In respect of purchase of units of the scheme, the closing NAV of the day on which the funds are available for utilization shall be applicable, provided the funds are realised up to 3.00 pm on a business day, subject to the transaction being time stamped appropriately.

**For Repurchase including Switchout of Magnums/Units :** In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the OPAT same day's closing NAV shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the OPAT, the closing NAV of the next business day shall be applicable.

Exit load as applicable to the Switch-out Scheme would be charged at the time of Switchover.

**Despatch of Repurchase request :** Within 10 working days of the receipt of the redemption request at the authorized centers of SBI Mutual Fund.

**Entry Load :** In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

**Daily Net Asset Value (NAV) Publication:** The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.sbfmf.com and www.amfi.com

**Recurring expenses:** Maximum limit of recurring expenses under Regulation 52 are as under:

Slab Rates	As a % of daily net assets as per Regulation 52 (6) (c)
On the first Rs.100 Crores	2.50%
On the next Rs.300 Crores	2.25%
On the next Rs.300 Crores	2.00%
On the balance of the assets	1.75%

The scheme may charge additional expenses incurred towards different heads mentioned under regulations (2) and (4), not exceeding 0.20% of the daily net assets.

In case of SBI Nifty Index Fund, the total expenses of the scheme including the investment and advisory fees shall not exceed 1.50% of the daily net assets.

In addition to the above, the following expenses will be charged to the scheme under Regulation 52(6):

- The service tax on investment management and advisory fees
- Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 percent for derivative market trades. Further, In terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, It is clarified

that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the trustee or sponsors.

- In terms of Regulation 52(6A)(b), Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified from time to time are at least–
  - 30 percent of gross new inflows in the scheme, or;
  - 15 percent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities:

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

For further details, investors requested to refer Scheme Information Document of the respective schemes

**Direct Plan Expenses:** Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc., as compared to the Regular Plan and no commission shall be paid from Direct Plan. Both the plans i.e., Regular Plan and Direct Plan shall have common portfolio.

**Investor Education and Awareness Expenses:** For investor education and awareness initiative, the AMC or the Schemes of the Fund will annually set apart at least 0.02 percent of daily net asset of the Schemes of the Fund within the maximum limit of the total expense ratio as per SEBI Regulation.

**Tax treatment for Investors (unit holders) and the Mutual Fund:** As per the taxation laws in force as at the date of the document, and as per the provisions contained in the Finance Bill 2015 certain tax benefits are available under the Income tax Act, 1961 ('the Act') to the investors in mutual funds and mutual fund itself. The same are stated below:

The tax benefits described in this document are available under the present taxation laws and are subject to fulfillment of stipulated conditions. The information given is included only for general purpose, regarding the law and practice currently in force in India and investors should be aware that the relevant fiscal rules or their interpretation may change. In view of the individual nature of tax implication, each investor is advised to consult his/her own tax advisor to understand the tax implications in respect of an investment decision.

**FOR UNIT HOLDERS:**

**1. Income in respect of units**

As per the provisions of Section 10(35) of the Act, income received in respect of units of a mutual fund specified under Section 10(23D) of the Act is exempt from income tax in the hands of the recipient unit holders.

**2. Capital Gain**

"Short-term capital asset" means any asset which is held for 36 months and less than that period. However, in case of following the holding period of 36 months shall be substituted by 12 months:

- i. a security listed in a recognized stock exchange in India or;
- ii. a unit of the Unit Trust of India established under the Unit Trust of India Act, 1963 or;
- iii. a unit of an equity oriented fund or;

Hence any unit of an equity oriented fund if it is held for a period of 12 months or less will be considered as "Short-term capital asset" and if held for more than period of 12 months, will be considered as Long term capital asset. In respect of all other unit of any mutual fund scheme, the same will be treated as short term capital asset if it is held by unit holder for 36 months or less and the same will be treated as Long term capital asset if it is held for more than 36 months.

#### Tax Rates under the Income Tax Act for Capital Gains

Tax Rates* under the Act		
		Resident Individual / HUF / NRI's
Short Term	Units of a non- equity fund	Taxable at normal rates of tax applicable to the assessee
Capital Gain	Units of an equity fund	15% on redemption of units where STT is payable on redemption (u/s 111A)
Long Term	Units of a non- equity fund	20% with indexation (u/s 112); 10% without indexation
Capital Gain	Units of an equity fund	Exemption in case of redemption of units where STT is payable on redemption [u/s10(38)]

\*Plus Applicable surcharge and education cess as per Income Tax Act.

#### Securities Transaction Tax (STT):

The seller of equity oriented mutual fund units has to pay a STT on the redemption value of the investment. However no deduction would be allowed to any unit holder for STT paid while computing Capital Gains.

Note: 'Equity oriented fund' is defined as -

- a mutual fund where the assets are invested in the equity shares of domestic companies to the extent of more than sixty five per cent of the total proceeds of such fund; and
- which has been set up under a scheme of a Mutual Fund specified in section 10(23D) of the Act.

The percentage of equity holding of such fund would be calculated as the annual average of the monthly averages of the opening and closing figures.

**3. Capital Losses:** The capital losses resulting from the sale of units would be available for setting off against capital gains which would reduce the tax liability of the unit holder to that extent. However the losses on transfer of **long term capital assets** shall be carried forward separately for a period of eight assessment years to be set off against long term capital gains only.

Unabsorbed **short term capital losses** shall be carried forward and set off against the income under the head 'Capital Gain' (whether short term or long term) in any of the subsequent eight assessment years.

However, no set-off or carry forward can be claimed in respect of capital loss arising on sale of a long term capital asset to which section 10(38) of the Act applies.

**4. Dividend Stripping:** As per section 94 (7) of the Act, as in computing the income of an assessee, loss arising on sale of units, which have been bought within 3 months prior to the record date (i.e. the date fixed by the Mutual Fund for the purposes of entitlement of the unit holders to receive the income) and sold within 9 months of the record date, shall be ignored to the extent of income on such units (such income being tax exempt).

**5. Bonus Stripping:** As per section 94(8) of the Act, the loss arising on sale of original units (wholly or partly), which were bought within a period of 3 months prior to the record date (i.e. the date fixed by the Mutual Fund for the purposes of entitlement of bonus units to the unit holders) and sold within 9 months of the record date, shall be ignored for the purpose of computation of income chargeable to tax. However, such loss shall be considered as the cost of acquisition of the 'bonus shares' of the unit holders.

**6. Exemption under Section 54EC:** The long term capital gain (other than units exempt from long term capital gain tax under section 10(38) of the Act) would not be subject to tax in terms of Section 54EC of the Act, if the entire capital gain realized in respect of such units (other than of equity oriented mutual fund) is invested within six months from the date of transfer in the redeemable bonds issued by the specified undertakings.

**7. Investments by charitable and religious trusts :** Units of a Mutual fund Scheme referred to in section 10(23D) constitutes an eligible avenue for investment by charitable or religious trusts per rule 17C of the Income Tax Rules, 1962, read with section 11(5)(xii) of the Act.

**8. Wealth Tax:** Units in a scheme a Mutual Fund are not regarded as an 'asset' within the meaning of section 2(ea) of the Wealth Tax Act, 1957 and are, therefore, not liable to wealth - tax.

**9. Gift Tax :** The Gift Tax Act, 1958 has ceased to apply to gifts made on or after October 1, 1998. Gifts of Units purchased under a plan, would therefore, be exempt from gift tax. Where, however, a gift of units in a mutual fund scheme exceeding Rs. 50,000/- is made on after 01.10.09, the value is to be included as income in the hands of donee (recipient of the gift) under section 2(24)(xiii) read with section 56(2)(vii) subject to exceptions. This is applicable in case of individuals and HUFs only.

**10. Deduction under section 80C in respect of amount invested:** Section 80C as introduced by the Finance Act, 2005, provides that from the total income of an individual and HUF, deduction for an amount paid or deposited in certain eligible schemes or investments would be available, subject to maximum amount of Rs. 150,000.

According section 80C(2)(xiii)(xx), any subscription to any units of Mutual Fund notified under section 10(23D)(2)(xx) would qualify for deduction under the aforesaid section provided:

- the plan formulated in accordance with a scheme notified by the Central Government; or
- approved by CBDT on an application made by the Mutual Fund and the amount of subscription to such units is subscribed only in eligible issue of capital of any company.

**The benefit of deduction under section 80C can be availed by the unitholders investing during the year in SBI Magnum Tax Gain Scheme.**

#### FOR THE FUND:

**1. Registered with SEBI:** SBI Mutual Fund (SBI MF) is registered with Securities and Exchange Board of India (SEBI) and is as such eligible for benefits under section 10(23D) of the Act. Accordingly, the entire income of SBI MF is exempt from tax.

**2. Dividend Distribution Tax:** Mutual Funds are liable to pay dividend distribution tax as per section 115R of the Act.

The dividend distribution tax rates (inclusive of surcharge @12% and education cess @3%) are as follows:

Particulars	Effective rate of tax (%)
Income distributed to an individual or Hindu Undivided Family by non-Equity oriented Scheme	28.84%
Income distributed to any other person by non-Equity oriented Scheme	34.61%

2.1. 5% additional income tax will be payable on income distribution by a mutual fund under an infrastructure debt fund scheme to a non-resident (not being a company) or a foreign company.

2.2. No income tax shall be paid on any amount of income distributed by the Administrator of the specified undertaking, to the unit holders or to a unit holder of equity oriented funds in respect of any distribution made from such funds.

**3. No tax deducted at source (TDS) on receipt of income:** SBI MF will receive all its income without deduction of tax at source as per provisions of section 196(iv) of the Act.

**4. Service tax:** The services provided by mutual fund agents and mutual fund distributors are brought under reverse charge with effect from April 1, 2015 consequent to withdrawal of the exemption on such services. Accordingly, service tax in respect of mutual fund agents and mutual fund distributor's services shall be paid by Assets Management Company or, as the case may be by the Mutual Fund receiving such services. The rate of service tax is 12.36% (inclusive of education cess of 3%). (Finance Bill 2015 seeks to amend section 66B

## Key Information Memorandum

of 1994 Act so as to increase the service tax rate from twelve to fourteen per cent. The date of applicability of new rate is yet to be notified in the official gazette).

**5. Securities Transaction Tax (STT):** According to Finance Act, 2004, Chapter VII at the time of purchase and sell of equity shares/units by Mutual Fund, it would be required to pay the STT applicable on such purchases & sales to the concerned recognized stock exchange at the prescribed rates.

### Unit holders' Information

Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:

The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before tenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transactions have taken place during that month.

Provided that the asset management company shall ensure that a consolidated account statement is issued every half year (September/ March), on or before tenth day of succeeding month, detailing holding at the end of the six months, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.

Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement. In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statement, investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository (NSDL / CDSL as the case may be).

- Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
- In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository which will consolidate details across depositories and MF investments and dispatch the CAS to the investor.

### Monthly Disclosure of Schemes' Portfolio Statement

The fund shall disclose the scheme's portfolio in the prescribed format as on the last day of the month for all the Schemes of SBI Mutual Fund on or before the tenth day of the succeeding month.

### Annual Report

Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March every year.

### FOR INVESTOR GRIEVANCE PLEASE CONTACT

**Name & Address of Registrar:**  
**Computer Age Management Services Pvt. Ltd.,**  
(SEBI Registration No.: INR00002813)

Unit: SBI Mutual Fund  
Rayala Towers, 158, Anna Salai  
Chennai – 600 002  
Tel: 044 – 28881101/36  
Email: enq\_L@camsonline.com  
Website: www.camsonline.com

### SBI MUTUAL FUND

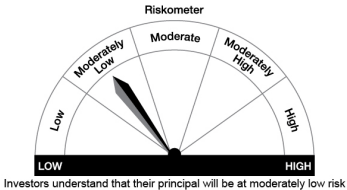
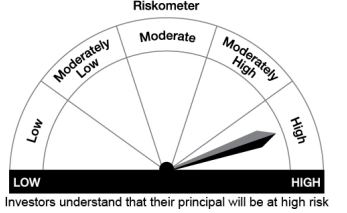
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**FOR FURTHER DETAILS ON THE SCHEMES, INVESTORS ARE ADVISED TO REFER TO  
THE SCHEME INFORMATION DOCUMENT**

Date: October 28, 2015

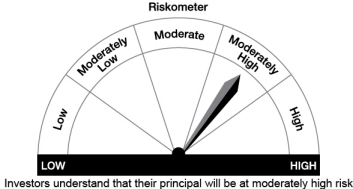
**PRODUCT LABELING:**

To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling for the following schemes is as under:

Name of the Scheme	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	Riskometer
<b>SBI Arbitrage Opportunities Fund</b> An Open-ended Scheme	<ul style="list-style-type: none"> <li>Short term investment</li> <li>Investments to exploit profitable arbitrage opportunities between the spot and derivative market segments to provide capital appreciation and regular income</li> </ul>	
<b>SBI IT Fund</b> An Open-ended Equity Scheme	<ul style="list-style-type: none"> <li>Long term investment</li> <li>Equity Investments in stock of IT sector of the economy to provide sector specific growth opportunities</li> </ul>	
<b>SBI Pharma Fund</b> An Open-ended Equity Scheme	<ul style="list-style-type: none"> <li>Long term investment</li> <li>Equity Investments in stock of Pharmaceuticals sector of the economy to provide sector specific growth opportunities</li> </ul>	
<b>SBI FMCG Fund</b> An Open-ended Equity Scheme	<ul style="list-style-type: none"> <li>Long term investment</li> <li>Equity Investments in stock of FMCG sector of the economy to provide sector specific growth opportunities</li> </ul>	
<b>SBI Magnum Comma Fund</b> An Open-ended Equity Scheme Investing in Stocks of Commodity based Companies	<ul style="list-style-type: none"> <li>Long term investment</li> <li>Equity Investments in a portfolio of stocks of companies engaged in the commodity business within Oil &amp; Gas, Metals, Materials and Agriculture Sectors of the economy to provide growth and possibility of consistent returns</li> </ul>	
<b>SBI Infrastructure Fund</b> An Open-ended Growth Scheme	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Equity Investments in stock of companies directly or indirectly involved in the infrastructure growth of the Indian economy to provide long term capital growth opportunities</li> </ul>	
<b>SBI PSU Fund</b> An Open-ended Equity Scheme	<ul style="list-style-type: none"> <li>Long term growth</li> <li>Investments in diversified basket of equity stocks and debt of domestic Public Sector Undertakings to provide long term growth in capital with improved liquidity</li> </ul>	
<b>SBI Banking &amp; Financial Services Fund</b> An Open-ended Sector Fund	<ul style="list-style-type: none"> <li>Long term investment</li> <li>Investment predominantly in a portfolio of equity &amp; equity related securities of companies engaged in banking and financial services</li> </ul>	

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

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Name of the Scheme	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	Riskometer
<b>SBI Magnum Balanced Fund</b> An Open-ended Balanced Scheme	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in a mix of debt and equity through stocks of high growth companies and relatively safe portfolio of debt to provide both long term capital appreciation and liquidity</li> </ul>	 <p style="font-size: small;">Investors understand that their principal will be at moderately high risk</p>
<b>SBI Nifty Index Fund</b> An Open-ended Index Scheme	<ul style="list-style-type: none"> <li>Long term investment</li> <li>Passive Investment in stocks comprising the CNX Nifty Index in the same proportion as in the index to achieve returns equivalent to the Total returns Index of CNX Nifty Index</li> </ul>	
<b>SBI Magnum Equity Fund</b> An Open-ended Equity Scheme	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investments in high growth companies along with the liquidity of an open-ended scheme through investments primarily in equities</li> </ul>	
<b>SBI Magnum Multiplier Fund</b> An Open-ended Equity Scheme	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investments in diversified portfolio of equities of high growth companies to provide a blend of long term capital appreciation and liquidity</li> </ul>	
<b>SBI Magnum Global Fund</b> An Open-ended Growth Scheme	<ul style="list-style-type: none"> <li>Long term growth opportunity</li> <li>Investments in Indian equities, PCDs and FCDs from selected industries with high growth potential to provide investors maximum growth opportunity</li> </ul>	
<b>SBI Magnum Midcap Fund</b> An Open-ended Growth Scheme	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in a well diversified equity stocks of Midcap companies</li> </ul>	
<b>SBI Magnum Taxgain Scheme</b> An Open-ended Equity Linked Savings Scheme (ELSS)	<ul style="list-style-type: none"> <li>Long term investment</li> <li>Investment in a portfolio of equity shares, while offering deduction under section 80C of the Income-tax Act, 1961</li> </ul>	
<b>SBI Contra Fund</b> An Open-ended Equity Scheme	<ul style="list-style-type: none"> <li>Long term investment</li> <li>Equity Investments in contrarian stocks which are currently out of favour in the market to provide maximum growth opportunities</li> </ul>	
<b>SBI Emerging Businesses Fund</b> An Open-ended Equity Scheme	<ul style="list-style-type: none"> <li>Long term investment</li> <li>Investments in companies that are considered emergent and have export orientation / outsourcing opportunities or are globally competitive to participate in growth potential of Indian businesses</li> </ul>	
<b>SBI Magnum Multicap Fund</b> An Open-ended Growth Scheme	<ul style="list-style-type: none"> <li>Long term investment</li> <li>Investment in diversified basket of equity stocks spanning the entire market capitalization spectrum to provide both long term growth opportunities and liquidity</li> </ul>	
<b>SBI Bluechip Fund</b> An Open-ended Growth Scheme	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity shares of companies whose market capitalization is atleast equal to or more than the least market capitalized stock of S&amp;P BSE 100 index to provide long term capital growth opportunities</li> </ul>	
<b>SBI Small &amp; Midcap Fund</b> An Open-ended Equity Scheme	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in a diversified portfolio of equity and equity related securities of predominantly small &amp; midcap companies</li> </ul>	
<b>SBI Equity Savings Fund</b> An Open-ended Equity Scheme	<ul style="list-style-type: none"> <li>Regular income &amp; Capital appreciation.</li> <li>To generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and capital appreciation through a moderate exposure in equity.</li> </ul>	

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

## SCHEME SPECIFIC RISK FACTORS

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:

### **SBI MAGNUM BALANCED FUND**

SBI Magnum Balanced Fund will be investing in equity & equity related instruments as also debt instruments (including securitized debt), Government Securities and money market instruments (such as call money market, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI).

### **SBI NIFTY INDEX FUND**

- A. An investor in an index fund is taking a view on the movement of the stock market in general, and particularly of the stocks that constitute the index. Performance of the CNX Nifty Index will have a direct bearing on the performance of the scheme. The scheme does not seek to protect the value of investment from a fall in the CNX Nifty Index or its constituent stocks. Hence the investor is automatically assuming the risk that if the index falls, his investment is likely to depreciate to that extent. The view taken by the investors on the movements of the stock market and the Nifty is entirely their own and the AMC is not responsible for any loss arising out of the investors' decision to invest or repurchase based on their view of the market.
- B. The portfolio of the fund may underperform to the extent of the impact cost of any transaction by the fund in individual stocks. Other transaction costs and operating costs may also cause the fund to underperform.
- C. Any delay in the receipt of sale proceeds due to the settlement cycles of the stock exchanges, or delay in receipt of dividends from corporates can result in delay in reinvestment of these funds, causing some amount of underperformance. Any delay in receipt of information by the fund manager regarding the change in the composition of the index or corporate actions (dividends, fresh issues of capital, mergers, buyback, etc) related to individual securities in the index may also result in underperformance.
- D. The performance of the scheme may also be impacted by the Tracking Error of the scheme vis-à-vis the CNX Nifty Index. The Tracking Error may arise due to the expenses that the scheme will incur on an ongoing basis, transaction costs involved in buying and selling of index shares, impact cost that may arise due to selling of stocks of the scheme at a loss to meet redemption requirements or on account of holding cash. The Tracking Error that may arise in this scheme is estimated to be in the range of 0.5% to 1.00% on an annualised basis.

### **SBI MAGNUM EQUITY FUND**

SBI Magnum Equity Fund will be investing in primarily in equity & equity related instruments derivatives as also debt instruments (including securitized debt), Government Securities and money market instruments (such as repos, reverse repos and any alternative to the call money market as may be directed by the RBI) and derivative instruments.

### **SBI MAGNUM MULTIPLIER FUND**

SBI Magnum Multiplier Fund will be investing in equity & equity related instruments, derivatives as also debt instruments (including securitized debt), Government Securities and money market instruments (such as repos, reverse repos and any alternative to the call money market as may be directed by the RBI).

### **SBI MAGNUM GLOBAL FUND**

SBI Magnum Global Fund will be investing in equity & equity related instruments, derivatives as also debt instruments (including securitized debt), money market instruments (such as call repos, reverse repos and any alternative to the call money market as may be directed by the RBI)

### **SBI MAGNUM MIDCAP FUND**

SBI Magnum MidCap Fund would be investing in equity & equity related instruments, debt and money market instruments (such as call money market, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

### **SBI MAGNUM COMMA FUND**

- A. SBI Magnum COMMA Fund will be investing in a portfolio of stocks of companies engaged in the commodity business, fixed/ floating rate debt instruments, Government Securities and money market instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.
- B. Commodity prices normally have a tendency to have sharp uptrend in price movements followed by long period of downtrend in prices during which periods the scheme's performance could be impacted.

### **SBI MAGNUM TAXGAIN SCHEME**

SBI Magnum Taxgain Scheme (SBI Magnum Taxgain Scheme) will be investing in equity & equity related instruments, derivatives as also debt instruments, and money market instruments (such as call money market, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant.

### **SBI IT FUND/SBI PHARMA FUND/SBI FMCG FUND/SBI CONTRA FUND/SBI EMERGING BUSINESSES FUND**

Generally, sector funds are more aggressive, holding a relatively smaller number of stocks, all of which tend to be affected by the same factors.

SBI IT Fund/SBI Pharma Fund/SBI FMCG Fund and SBI Contra Fund will be investing in primarily in equity & equity related instruments, derivatives, Government Securities and money market instruments (such as money market instrument, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of a large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemption (including suspending redemption) under certain circumstances as described in the Section on Investors' Rights and Services.



The SBI Emerging Businesses Fund would be exposed to the following Scheme-specific Risk Factors

- i. Since investments are proposed to be made in the stocks of companies engaged in potentially emerging businesses, a failure of such businesses to take off could pose a risk.
- ii. Since a large part of the SBI Emerging Businesses Fund portfolio would be invested in companies which are export dependant, a slowdown in the global economy could be a risk.
- iii. A sharp appreciation of the rupee in the short term may affect the export profitability of the companies adversely.
- iv. SBI Emerging Businesses Fund would be investing in equity & equity related instruments and money market instruments (such as money market instrument, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI) as also. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

### **SBI MAGNUM MULTICAP FUND**

SBI Magnum MultiCap Fund would be investing in equity & equity related instruments, debt and money market instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

### **SBI BLUE CHIP FUND**

SBI Blue Chip Fund would be investing in equity & equity related instruments, debt and money market instruments (such as call money market, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

### **SBI ARBITRAGE OPPORTUNITIES FUND**

SBI Arbitrage Opportunities Fund would be investing in equity & equity related instruments, including derivatives, debt and money market instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

### **SBI INFRASTRUCTURE FUND**

SBI Infrastructure Fund would be investing in equity & equity related instruments, debt and money market instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

### **SBI PSU FUND**

SBI PSU Fund would be investing in equity & equity related instruments, debt and money market instruments (such as CBLO or as defined by SEBI regulations, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

As the scheme would be primarily investing in the stock of PSU companies, so any government policy which will have an impact on the Public Sector Undertakings, will impact the performance of the fund also.

### **SBI SMALL & MIDCAP FUND:**

The corpus of the Scheme will be primarily invested in Small and Mid Cap equity and equity related securities of the companies in the small and midcap segment. The liquidity of the schemes investment is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

### **SBI BANKING & FINANCIAL SERVICES FUND**

SBI Banking & Financial Services Fund is a sector fund and sector funds generally tend to hold a relatively smaller number of stocks, all of which tend to be affected by the same factors. Since the Scheme will invest in securities which are sector specific. To this extent investment universe of the fund will be restricted. This will lead to less diversification on the stocks allocation.

The Scheme would be investing in equity and money market instruments (such as term / notice money market, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

### **SBI EQUITY SAVINGS FUND**

SBI Equity Savings Fund will be investing in Equity and equity related securities including derivatives, debt, money market instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

**For detailed risk factors, investors are requested to refer Scheme Information Document of the respective schemes.**

## RISK CONTROL

Risk Management is a separate division within the organization headed by the Chief Risk Officer, who reports to the CEO. The risk management team provides the risk tools, aggregation and analysis of risk information and independent inputs and analyses to the CEO.

The Board of SBI Funds Management (P) Ltd. has constituted a Risk Management Committee of the Board comprising of five directors including the Managing Director and three independent directors and one associate director.

Broadly the role of the Committee is as follows:

- Review the effectiveness of overall risk management framework in meeting sound corporate governance principles
- Review on a regular basis the risk management policies ;
- Review on a regular basis the risk management process;
- Evaluate, on a regular basis, the effectiveness and prudence of senior management in managing the operations and the risks to which the company is exposed;
- Review risk reporting on significant risks, including the amount, nature, characteristics, concentration and quality of the assets
- Review exception reporting

In addition, an Executive Committee on Risk comprising the CEO, Deputy CEO and function heads, is in place for risk reporting and governance.

In addition to regulatory limits and SID limits, internal limits are defined as per the framework given in the Investment Policy and judiciously monitored. Any significant deviations are immediately flagged off to the Investment team for corrective action and are reported to the RMCB.

Risk indicators on portfolio risk are computed and are monitored on a regular basis.

As stipulated by SEBI, an independent review of the risk management systems is conducted by the concurrent auditors, to check on the adequacy of risk management systems. The observations of the auditors are placed before the Board of Directors of the AMC as well as Trustee Company.

## INVESTMENT STRATEGY & COMPARISON WITH THE EXISTING SCHEMES

### **SBI MAGNUM BALANCED FUND:**

The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in a relatively safe portfolio of debt.

### **SBI NIFTY INDEX FUND**

An open-ended passively managed index fund tracking the CNX Nifty Index where the investments will be made in all the stocks comprising the CNX Nifty in the same proportion as their weightage in the index.

### **SBI MAGNUM EQUITY FUND**

The scheme will be investing in primarily in equity & equity related instruments derivatives as also debt instruments (including securitized debt), Government Securities and money market instruments (such repos, reverse repos and any alternative to the call money market as may be directed by the RBI) and derivative instruments.

### **SBI MAGNUM MULTIPLIER FUND**

The scheme would invest the monies in a diversified basket of equity and equity related instruments, debt and money market instruments. The Scheme will invest in diversified portfolio of equities of high growth companies.

### **SBI MAGNUM GLOBAL FUND**

The scheme in select securities, primarily in equities, FCDs, PCDs, NCDs listed on Indian Stock Exchanges, other capital market related instruments, FDs of scheduled commercial banks, call and other money market instruments etc.

### **SBI MAGNUM MIDCAP FUND**

The scheme shall invest in a well-diversified basket of equity stocks of Midcap companies. Large caps are the top 100 stocks in terms of market capitalisation, midcaps are the 101st to the 400th stock in terms of market capitalisation & Smallcaps are any stock beyond 401st stock in terms of market capitalisation.

### **SBI MAGNUM COMMA FUND**

The scheme would at all times have an exposure of atleast 65% of its investments in stocks of companies engaged in the commodity business. The scheme intends to take exposure only in the following four sectors – (i) Oil & Gas (Petrochemicals, Power, and Gas etc.), (ii) Metals (Zinc, Copper, Aluminum, Bullion, and Silver etc.), (iii) Materials (Paper, jute, cement etc.) (iv) Agriculture (Sugar, Edible Oil, Soya, Tea and Tobacco etc.). The scheme could invest in companies providing inputs to commodity manufacturing companies.

Exposure to derivatives instruments in the scheme can be upto a maximum of 50% of the portfolio of the scheme. Exposure to derivative instruments may be either through Stock Options and Futures or Index Options or Futures. However, investments in Stock Options and Futures would be limited only to the stocks within the four sectors of Oil & Gas, Metals, Materials and Agriculture. Investments in foreign securities would also be only in the stocks of the following sectors - Oil & Gas, Metals, Materials and Agriculture. Investments in debt instruments may be in debt instruments of any Company and may also include Government Securities.

### **SBI MAGNUM TAXGAIN SCHEME-1993**

Fund will be investing in equity & equity related instruments as also debt instruments, and money market instruments (such as money market, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). Investment shall also be made in Partly Convertible Debentures (PCDs) and bonds including those issued on rights basis subject to the condition that as far as possible the non-convertible portion of the debentures so acquired or subscribed shall be divested within a period of 12 months. The balance funds shall be invested in short term money market instruments or other liquid instruments or both.

In line with CBDT guidelines, the Fund will invest at least 80% of the net assets in equity and equity related instruments.

## Key Information Memorandum

### **SBI IT FUND, SBI FMCG FUND, SBI PHARMA FUND**

The mandate of the fund is to invest 90%-100% of the funds in equity stocks of particular sector viz. IT, FMCG & PHARMA. The scheme may also invest in the money market instruments upto 10% of the net assets. The portfolio would be diversified to avoid stock specific risks; however, being sector specific fund, it would be more concentrated than a diversified fund.

### **SBI CONTRA FUND**

Fund invests in stocks which are currently out of favour. Atleast 90% of the fund corpus is invested in the equities & balance upto 10% in money market instruments.

### **SBI EMERGING BUSINESSES FUND**

Fund focus investments in emerging business themes primarily based on the export/outsourcing opportunities and/or global competitiveness of such themes. Will also focus on emerging domestic investment themes.

### **SBI MAGNUM MULTICAP FUND**

The scheme would at all times have an exposure of atleast 70% of its investments in the equity stocks. Exposure to derivatives instruments in the scheme can be upto a maximum of 50% of the equity portfolio of the scheme. Exposure to derivatives would be in addition to the equity exposure in the scheme and the scheme's trading in derivatives shall be restricted to hedging and portfolio balancing purposes only. The allocation of investments between the various market capitalization segments in equity instruments would be as follows:

Market Capitalization	Minimum allocation	Maximum allocation
Large Cap	50%	90%
Mid Cap	10%	40%
Small Cap	0%	10%

### **SBI BLUE CHIP FUND**

The scheme would at all times have an exposure of atleast 70% of its investments in the equity stocks. The scheme would invest in a diversified basket of equity stocks of companies whose market capitalization is atleast equal to or more than the least market capitalized stock of BSE 100 Index. Within the permissible universe of stocks for the scheme, blue chip stocks would normally qualify as those stocks which are typically large companies with an established business presence, good reputation and are possibly market leaders in their industries with less uncertainty in topline/ bottom line growth. Blue chip companies normally have a history of successful growth, high visibility and reach, good credit ratings and excellent brand equity amongst the general public and widespread interest amongst investing public.

### **SBI ARBITRAGE OPPORTUNITIES FUND**

Market neutral trading strategy. Arbitrage opportunities arise due to market inefficiencies. Fund seeks to exploit such inefficiencies that will manifest as mis -pricing in cash (stock) and derivative markets. Fund Manager will lock into such arbitrage opportunities seeking to generate tax efficient risk free returns. Fund will not take naked exposures to stocks i.e. will not invest in stocks with a view to generate market related returns. Exposure to stocks will be offset by simultaneous equivalent exposure in derivatives.

### **SBI INFRASTRUCTURE FUND**

The scheme will follow internal norms with respect to single sector exposures. The scheme will be positioned as a thematic "multi-sector" fund and not as a diversified equity fund. The scheme will invest in companies broadly within the following areas/sectors of the economy namely –

1. Airports
2. Banks, Financial Institutions & Term lending Institutions
3. Cement & Cement Products
4. Coal
5. Construction
6. Electrical & Electronic components
7. Engineering
8. Energy including Coal, Oil & Gas, Petroleum & Pipelines
9. Industrial Capital Goods & Products
10. Metals & Minerals
11. Ports
12. Power and Power equipment
13. Road & Railway initiatives
14. Telecommunication
15. Transportation
16. Urban Infrastructure including Housing & Commercial Infrastructure

The above list is only indicative and the Fund Manager will have the discretion to invest in new sectors outside the above list depending on the relevance of that sector to the investment objective of the scheme. The scheme will have no sectoral or market capitalization bias.

### **SBI PSU FUND**

The primary strategy of the scheme would be to invest in the stocks of the PSU companies. The scheme would endeavor to identify market opportunities and at the same time would sufficiently diversify its equity portfolio and control liquidity risks and non-systematic risks by selecting well researched stocks which have growth prospects on a long and mid-term basis in order to provide stability and possibility of returns in the scheme

Investment in equities would be done through primary as well as secondary market, private placement / QIP, preferential/firm allotments or any other mode as may be prescribed/ available from time to time.

### **SBI SMALL & MIDCAP FUND:**

The primary investment strategy of the fund is to invest in the stocks of small & midcap companies. A small portion will be invested in large cap stocks and debt & money market securities. Stocks will be selected on the basis of bottom-up & top-down approach.

Basis for selection of approach:

The transition of the economy towards a free market/open economy, which began post the 1991 reforms, has continued largely unabated. This has been despite changing political stewardship and a volatile global macro.

India is poised for a higher economic growth on a sustained basis given the structural factors. There is a large investment universe (over 5000 listed stocks) across various sectors offering ample opportunities for bottom up stock picking.

The changes that we believe offer equity investor's opportunities for active alpha generation are:

- Changes in the pattern of consumption
- Rural consumption
- Consumption of financial services.
- Mechanism of providing government support
- Asset ownership
- Opportunities in outsourcing/exports
- Change in ownership patterns

A high degree of efficiency likely exists in large parts of financial markets, but we believe, it is possible to identify mispriced opportunities due to the market's structural and behavioural tendencies, some of which are elaborated below:

- Time arbitrage
- Special situations
- Research arbitrage.

These opportunities/arbitrages are recognized at each step of our investment process. Identification of market opportunities is an output of our research process. We look at following parameters to identify these opportunities:

#### ❖ Bottom-up

Business Model, Management quality, Valuations and Liquidity are the important ingredients in our bottom up stock picking process.

- Business Model: The competitive edge of the business, its position vis-à-vis competition, impact of geo political issues, impact of policy (Local and Global), the scope of business expansion.
- Management Quality: Management's vision, execution ability, ability to adapt the change, corporate governance and transparency.
- Valuations: Fair value of the company, Return of capital, Growth, Relative value, current premium/discount, expectations.
- Liquidity: We have internal liquidity measures which are considered before we make a buy decision.

#### ❖ Top Down:

Top down views are essentially used to blend our macro understanding and analysis in bottom up stock-picking. Given the nature of economy and regulatory evolution, government policies and regulatory developments can have significant impact on certain sectors.

Some of the domestic variables that are actively tracked to form a top down view:

- Fiscal policy
- Macro indicators and industry data
- Government Policies and regulatory developments
- Monetary conditions and policy

The Top down approach helps us to effectively tilt the portfolio (Defensive, High Beta, Cyclical, etc.)

The combination of the top down and bottom up approach help us identify market opportunities/arbitrage.

### **SBI BANKING & FINANCIAL SERVICES FUND**

The Scheme aims to maximize long-term capital appreciation by investing primarily in equity and equity related securities of companies engaged in Banking and Financial services. The portfolio manager will adopt an active management style to optimize returns. The scheme would invest in Banks as well as Non-banking Financial Services companies, Insurance companies, Rating agencies, Broking companies, Microfinance companies, Housing Finance, Wealth Management, Stock/ commodities exchange etc.

### **SBI EQUITY SAVINGS FUND**

The net assets of the Scheme are invested primarily into equity and equity related instruments including equity derivatives. The Scheme invests rest of the assets into debt and money market instruments for liquidity and regular income. The expected returns from this Scheme can be attributed to the following return drivers:

- Cash and Futures Equity Arbitrage: The scheme endeavors to achieve its primary objective of generating income by exploitation of arbitrage opportunities in equities market.
- Net Long Equity: The Scheme may take limited long only exposures to equity stocks in order to generate market related returns.
- Debt and Money Market Instruments: The Scheme may invest upto 35% of the net assets of the Scheme into debt and money market instruments. This portion of the scheme assets is discretionary to provide liquidity into the scheme, management of derivative margins and accrual of regular income.

## Key Information Memorandum

### AUM AND FOLIO (As on September 30, 2015)

Schemes	AUM ( Rs. Crore)	Folios
SBI Magnum Balanced Fund	2588.32	154,401
SBI Nifty Index Fund	183.05	2,978
SBI Magnum Equity Fund	1223.59	329,226
SBI Magnum Multiplier Fund	1531.70	283,228
SBI Magnum Global Fund 94	2308.27	361,583
SBI Magnum Midcap Fund	1264.55	117,351
SBI Magnum COMMA Fund	185.91	60,593
SBI Magnum Tax Gain Scheme 93	4742.95	1, 084,997
SBI IT Fund	93.84	15,813
SBI FMCG Fund	216.20	34,203
SBI Pharma Fund	778.28	67,168
SBI Contra Fund	1871.84	351,554
SBI Emerging Businesses Fund	1570.11	216,556
SBI Magnum Multi Cap Fund	558.59	95,828
SBI Bluechip Fund	2717.19	320,917
SBI Arbitrage Opportunities Fund	1764.41	5,248
SBI Infrastructure Fund	492.70	200,432
SBI PSU Fund	195.44	49,912
SBI Small & Midcap Fund	612.59	58,498
SBI Banking & Financial Services Fund	254.63	38,341
SBI Equity Savings Fund	154.14	9,070

## I. SBI MAGNUM BALANCED FUND

(An Open-ended Balanced Scheme)

Continuous Offer for sale of Magnums/Units of ₹ 10 at NAV related prices

### Investment Objective

To provide investors long term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in a relatively safe portfolio of debt.

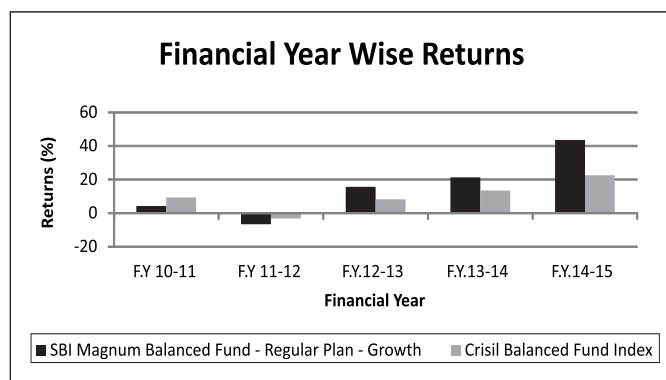
### Asset Allocation Pattern of the scheme

Types of Instruments	Normal Allocation (% of net assets)	Risk Profile
Equities	Not less than 50%	Medium to High
Debt instruments like debentures, bonds etc.	Upto 40%	Medium to Low
Securitized debt	Not more than 10% of investments in debt instruments	Medium to High
Money Market Instruments	Balance	Low

### Performance of the scheme (As on 30th September, 2015)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Balanced Fund - Regular Plan - Dividend	13.25%	21.99%	11.96%	16.64%
Benchmark: - Crisil Balanced Fund Index	4.38%	11.07%	6.99%	N.A.

Returns are CAGR calculated for dividend option and it has been assumed that the dividend declared under the scheme have been reinvested at the prevailing NAV.



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1
- **Additional Purchase amount:** Rs. 1000 & in multiples of Rs. 1
- **Repurchase:** Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

### Benchmark Index

CRISIL Balanced Fund Index

### Name of the Fund Manager

Mr. R. Srinivasan - Equity, Mr. Dinesh Ahuja - Debt

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – For exit within 12 months from the date of allotment – 1%; For exit after 12 months from the date of allotment - Nil.

### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Balanced Fund	2.22%	1.61%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.

## II. SBI NIFTY INDEX FUND

(An Open-ended Index Scheme)

Open-ended passively managed Growth Scheme tracking the CNX Nifty Index

Continuous Offer for sale of Magnums/Units of ₹ 10 at NAV related prices

### Investment Objective

The scheme will invest in stocks comprising the CNX Nifty index in the same proportion as their weightage in the index with the objective of achieving returns equivalent to the Total Returns Index of CNX Nifty index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/loss plus dividend payments by the constituent stocks. The scheme will adopt a passive investment approach

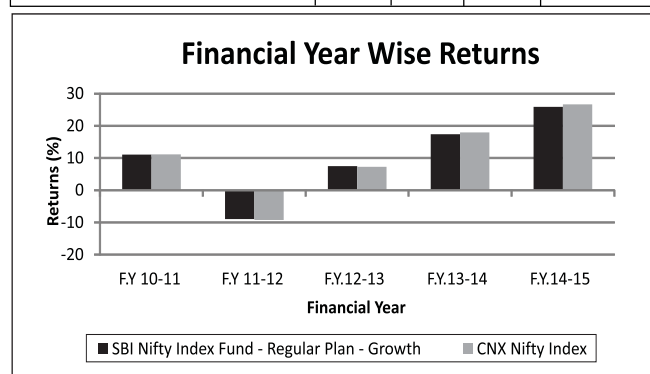
### Asset Allocation Pattern of the scheme

Types of Instruments	Normal Allocation (% of net assets)	Risk Profile
Stocks comprising the CNX Nifty Index	Not more than 100%	Medium to High
Cash and Call Money	Not more than 10%	Low

The Scheme shall make investment in derivative as permitted under the SEBI Regulations.

### Performance of the scheme (As on 30th September, 2015)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Nifty Index Fund - Regular Plan - Growth	-0.63%	11.27%	5.49%	14.91%
Benchmark: - CNX Nifty Index	-0.20%	11.68%	5.68%	15.45%



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1
- **Repurchase:** Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

### Benchmark Index

CNX Nifty Index

### Name of the Fund Manager

Mr. Raviprakash Sharma

## Key Information Memorandum

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2; Exit Load – 1.00% for exit within 7 business days from the date of investment Nil -for exit after 7 business days from the date of investment.

#### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Nifty Index Fund	1.37%	0.96%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.

### III. SBI MAGNUM EQUITY FUND

Open-ended Equity Scheme

Continuous Offer for sale of Magnums/Units of ₹10 at NAV related prices

#### Investment Objective

The objective of the scheme is to provide the investor – Long term capital appreciation by investing in high growth companies along with the liquidity of an open-ended scheme through investments primarily in equities and the balance in debt and money market instruments.

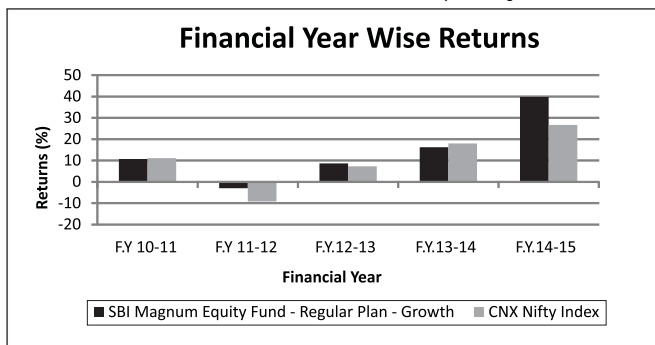
#### Asset Allocation Pattern of the scheme

Types of Instruments	Normal Allocation (% of net assets)	Risk Profile
Equity and equity related instruments	Not less than 70%	Medium to High
Debt instruments	Not more than 30%	Low to Medium
Securitized Debt	Not more than 10% of the investments in debt instruments	Medium to High
Money Market Instruments	Balance	Low

#### Performance of the scheme (As on 30th September, 2015)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Equity Fund - Regular Plan - Dividend	9.97%	17.16%	9.53%	14.96%
Benchmark: - CNX Nifty Index	-0.20%	11.68%	5.68%	13.87%

Returns are CAGR calculated for dividend option and it has been assumed that the dividend declared under the scheme have been reinvested at the prevailing NAV.



#### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

#### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1
- **Repurchase:** Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

#### Benchmark Index

CNX Nifty Index

### Name of the Fund Manager

Mr. R. Srinivasan

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – For exit within 1 year from the date of allotment - 1%; For exit after 1 year from the date of allotment - Nil.

#### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Equity Fund	2.16%	1.61%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.

### IV. SBI MAGNUM MULTIPLIER FUND

Open-ended Equity scheme

Continuous Offer for sale of Magnums/Units of ₹ 10 at NAV related prices

#### Investment Objective

The objective of the scheme is to provide the investor with long term capital appreciation/dividends along with the liquidity of an open-ended scheme.

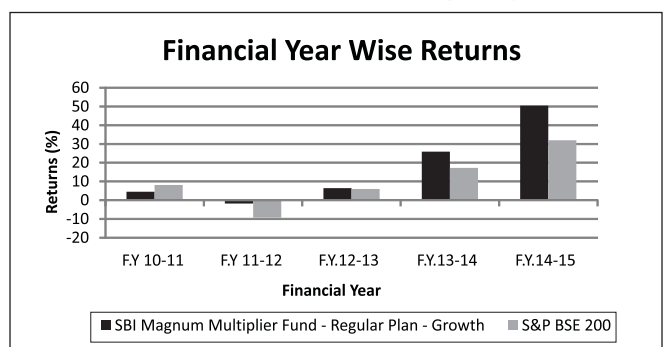
#### Asset Allocation Pattern of the scheme

Types of Instruments	Normal Allocation (% of net assets)	Risk Profile
Equity and equity related instruments	Not less than 70%	Medium to High
Debt instruments (Including Securitized Debt) and Govt. Securities Debt	Not more than 30%	Low to Medium
Securitized Debt	Not more than 10% of the investments in debt instruments	Medium to High
Money Market Instruments	Balance	Low

#### Performance of the scheme (As on 30th September, 2015)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Multiplier Fund - Regular Plan - Dividend	16.54%	22.93%	11.76%	14.93%
Benchmark: - S&P BSE 200	3.08%	13.23%	5.78%	11.14%

Returns are CAGR calculated for dividend option and it has been assumed that the dividend declared under the scheme have been reinvested at the prevailing NAV.



#### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

#### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1
- **Repurchase:** Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem

the balance units at applicable repurchase price.

#### Benchmark Index

S&P BSE 200

#### Name of the Fund Manager

Mr. Jayesh Shroff

#### Expenses of the scheme

##### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – For exit within 12 months from the date of allotment – 1%; For exit after 12 months from the date of allotment - Nil.

##### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Multiplier Fund	2.16%	1.78%

##### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.

## V. SBI MAGNUM GLOBAL FUND

Open-ended Equity scheme

Continuous Offer for sale of Magnums/Units of ₹ 10 at NAV related prices

#### Investment Objective

To provide investors maximum growth opportunity through well researched investments in Indian equities, PCDs and FCDs from selected industries with high growth potential and in Bonds

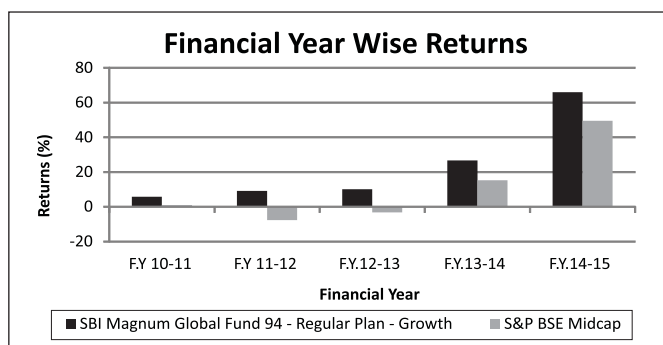
#### Asset Allocation Pattern of the scheme

Types of Instruments	Normal Allocation (% of net assets)	Risk Profile
Equity Partly convertible debentures and fully convertible debentures and Bonds	80 – 100%	Medium to High
Money Market Instruments	0 – 20%	Low

#### Performance of the scheme (As on 30th September, 2015)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Global Fund - Regular Plan - Dividend	18.77%	29.15%	17.09%	15.55%
Benchmark: S&P BSE MIDCAP	13.31%	17.76%	5.96%	N.A.%

Returns are CAGR calculated for dividend option and it has been assumed that the dividend declared under the scheme have been reinvested at the prevailing NAV.



#### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

#### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1
- **Repurchase:** Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

#### Benchmark Index

S&P BSE Midcap Index

#### Name of the Fund Manager

Mr. R. Srinivasan

#### Expenses of the scheme

##### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – For exit within 12 months from the date of allotment – 1%; For exit after 12 months from the date of allotment - Nil.

##### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Global Fund	2.13%	1.48%

##### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.

## VI. SBI MAGNUM MIDCAP FUND

An open-ended growth scheme

Continuous Offer for sale of Magnums/Units of ₹ 10 at NAV related prices

#### Investment Objective

To provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme by investing predominantly in a well diversified basket of equity stocks of Midcap companies.

#### Asset allocation pattern of the scheme

Type of Instrument	Normal Allocation (% of Net Assets)*		Risk Profile
	Minimum	Maximum	
Equities and equity related instruments of Midcap Companies	65%	100%	High
Equity and equity related instruments of smallcap Companies	0%	35%	High
Equity and equity related instruments of largecap Companies	0%	20%	High
Foreign Securities/ADRs/GDRs	0%	10%	High
Debt and Money Market instruments	0%	30%	Low to Medium

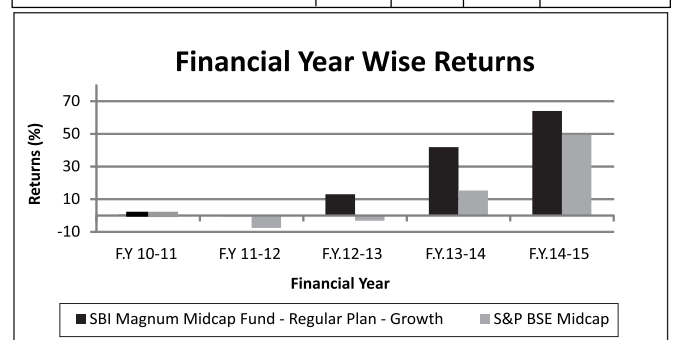
- Largecaps are defined as top 100 stocks in terms of market capitalisation
- Midcaps are defined as 101st to the 400th stock in terms of market capitalisation
- Smallcaps are defined as any stock beyond 401st stock in terms of market capitalisation

\*Exposure to derivatives instruments in the scheme can be upto a maximum of 50% of the equity portfolio of the scheme. The cumulative gross exposure through equity, debt, foreign securities/ADRs/GDR's and derivative position will not exceed 100% of the net assets of the scheme.

Investments in foreign securities/ADRs/GDRs will be in accordance with the Guidelines and overall limits laid down for Mutual Funds by SEBI.

#### Performance of the scheme (As on 30th September, 2015)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Midcap Fund - Regular Plan - Growth	23.50%	34.83%	18.29%	18.37%
Benchmark: S&P BSE MIDCAP	13.31%	17.76%	5.96%	13.04%





## Key Information Memorandum

### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1
- **Repurchase:** Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

### Benchmark Index

Benchmark: S&P BSE Midcap Index

### Fund Manager

Mr. Sohini Andani

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – For exit within 1 year from the date of allotment - 1%; For exit after 1 year from the date of allotment - Nil.

#### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Midcap Fund	2.29%	1.57%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.

## VII. SBI MAGNUM COMMA FUND

An Open-ended Equity Scheme Investing in Stocks of Commodity based Companies  
Continuous Offer for sale of Magnums/Units of ₹ 10 at NAV related prices

### Investment Objective

To generate opportunities for growth along with possibility of consistent returns by investing predominantly in a portfolio of stocks of companies engaged in the commodity business within the following sectors - Oil & Gas, Metals, Materials & Agriculture and in debt & money market instruments.

### Asset allocation pattern of the scheme

Types of Instruments	Normal Allocation (% of net assets)	Risk Profile
Equity and equity related instruments of commodity based companies+	65% – 100%	High
Foreign Securities/ADR/GDR of commodity based companies ~	0% - 10%	High
Fixed/Floating rate debt instruments including derivatives	0% - 30%	Medium
Money Market instruments	0%-30%	Low

Maximum limit for stock lending - Not more than 20% of the net assets of the scheme.

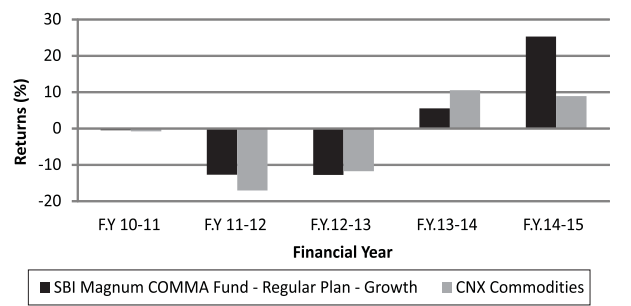
+ The scheme would at all times have an exposure of atleast 65% of its investments in stocks of companies engaged in the commodity business. The scheme intends to take exposure only in the following four sectors – (i) Oil & Gas (Petrochemicals, Power, Gas etc.), (ii) Metals (Zinc, Copper, Aluminum, Bullion, Silver etc.), (iii) Materials (Paper, Jute, Cement etc.) (iv) Agriculture (Sugar, Edible Oil, Soya, Tea, Tobacco etc.). The scheme would also invest in companies providing inputs to commodity manufacturing companies. Exposure to derivatives instruments in the scheme can be upto a maximum of 50% of the equity portfolio of the scheme. Exposure to derivative instruments maybe through either Stock Options and Futures or Index Options or Futures. Investments in Stock Options and Futures would be limited only to the stocks within the four sectors of Oil & Gas, Metals, Materials and Agriculture.

-Investments in foreign securities/ADR/GDR would comply with the Guidelines and overall limits laid down for Mutual Funds by SEBI for investments in foreign securities. Investments in foreign securities would be only in the stocks of the following sectors - Oil& Gas, Metals, Materials and Agriculture

### Performance of the scheme (As on 30th September, 2015)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Comma Fund - Regular Plan - Growth	-9.09%	1.36%	-3.33%	8.18%
Benchmark:- CNX Commodities	-19.40%	-3.20%	-6.80%	7.08%

### Financial Year Wise Returns



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1
- **Repurchase:** Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

### Benchmark Index : CNX Commodities Index

Fund Manager: Mr. Richard D'souza

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no.2

Exit Load – For exit within 1 year from the date of allotment - 1%; For exit after 1 year from the date of allotment - Nil.

#### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Comma Fund	2.54%	1.98%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.

## VIII. SBI MAGNUM TAXGAIN SCHEME

Open-ended Equity Linked Savings Scheme (ELSS)  
Continuous Offer for sale of Magnums/Units of ₹10 at NAV related prices

### Investment Objective

The prime objective of scheme is to deliver the benefit of investment in a portfolio of equity shares, while offering deduction on such investments made in scheme under section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus.

Investments in this scheme would be subject to a statutory lock-in of 3 years.

### Asset Allocation Pattern of the scheme

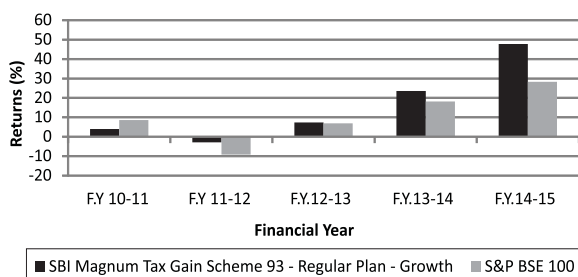
Types of Instruments	Normal Allocation (% of net assets)	Risk Profile
Equity/Cumulative Convertible Preference Shares/ Fully Convertible Debentures and Bonds	80 – 100%	Medium
Money Market Instruments	0 – 20%	Low

### Performance of the scheme (As on 30th September, 2015)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Taxgain Scheme - Regular Plan - Dividend	9.54%	20.16%	11.27%	17.03%
Benchmark: - S&P BSE 100	0.77%	12.29%	5.55%	12.30%

Returns are CAGR calculated for dividend option and it has been assumed that the dividend declared under the scheme have been reinvested at the prevailing NAV.

### Financial Year Wise Returns



#### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Payout & Transfer facilities.

#### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 500 & in multiples of Rs. 500 thereafter.
- **Additional Purchase amount:** Rs. 500 & in multiples of Rs. 500 thereafter.
- **Repurchase:** Rs.500 or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

#### Benchmark Index

S&P BSE 100

#### Name of the Fund Manager

Mr. Jayesh Shroff

#### Expenses of the scheme

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no.2; Exit Load – Nil

#### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Tax Gain Scheme	2.01%	1.55%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.

### IX. SBI IT FUND / SBI PHARMA FUND / SBI FMCG FUND / SBI CONTRA FUND / SBI EMERGING BUSINESSES FUND

Open-ended Equity Scheme

Continuous Offer for sale of Magnums/Units of ₹ 10 at NAV related prices

#### Investment Objective

To provide the investors maximum growth opportunity through equity investments in stocks of growth oriented sectors. There are four sub-funds dedicated to specific sectors viz. IT, Pharmaceuticals, FMCG, Contra sub fund for investment in stocks currently out of favour and Emerging Businesses Fund (EBF) to participate in the growth potential presented by various companies that are considered emergent and have export orientation/outourcing opportunities or are globally competitive by investing in the stocks representing such companies. The fund may also evaluate emerging businesses with growth potential and domestic focus.

#### Asset Allocation Pattern of the scheme (IT, Pharma, FMCG, Contra Fund)

Types of Instruments	Normal Allocation (% of net assets)	Risk Profile
Equities of a particular sector	90 – 100%	High
Money Market Instruments	0 – 10%	Low

In the case of Emerging Businesses Fund

Types of Instruments	Normal Allocation (% of net assets)	Risk Profile
Equities or equity related instruments including derivatives across diversified sectors*	90 – 100%	Medium to High
Money Market Instruments	0 – 10%	Low

\*Investments in equities would be well diversified across various emerging sectors with

exposure to a particular business would be restricted to 25% of the total investment portfolio under normal market conditions

#### Performance of the scheme (As on 30th September, 2015)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI IT Fund - Regular Plan - Dividend	6.64%	26.31%	15.80%	14.38%
Benchmark:- S&P BSE Information Technology	8.33%	24.99%	14.24%	14.53%

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Pharma Fund - Regular Plan - Dividend	34.47%	38.57%	29.21%	20.05%
Benchmark:- S&P BSE Healthcare	23.88%	33.10%	24.27%	17.57%

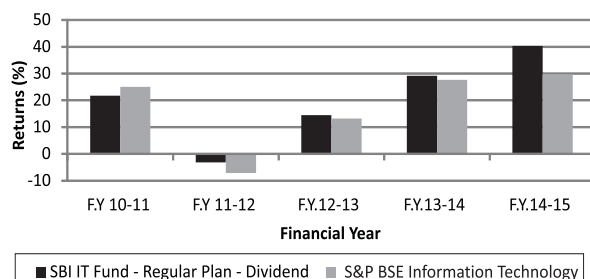
Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI FMCG Fund - Regular Plan - Dividend	7.32%	17.33%	18.90%	15.24%
Benchmark:- S&P BSE Fast Moving Consumer Goods	1.58%	12.05%	15.81%	11.83%

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Contra Fund - Regular Plan - Dividend	9.46%	16.02%	6.40%	20.82%
Benchmark:- S&P BSE 100	0.77%	12.29%	5.55%	13.21%

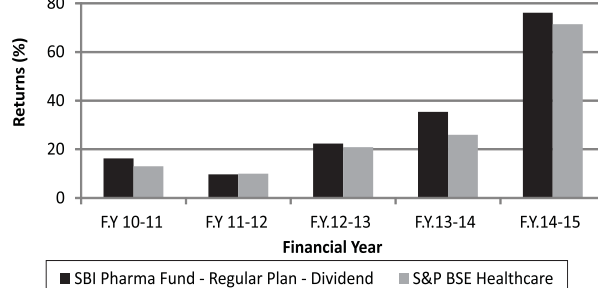
Returns are CAGR calculated for dividend option for the above schemes and it has been assumed that the dividend declared under the above schemes have been reinvested at the prevailing NAV.

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Emerging Businesses Fund - Regular Plan - Growth	10.02%	19.43%	15.68%	22.00%
Benchmark:- S&P BSE 500	3.19%	13.34%	5.62%	14.99%

### Financial Year Wise Returns

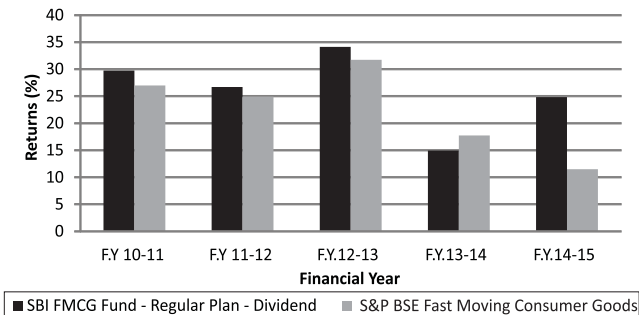


### Financial Year Wise Returns

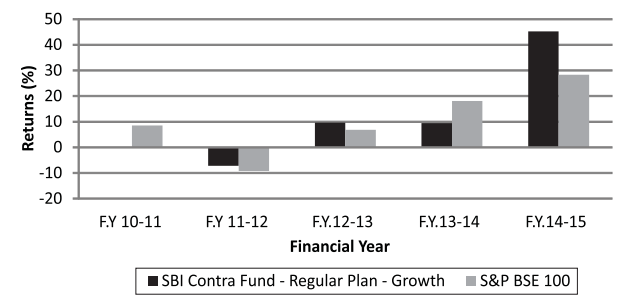


## Key Information Memorandum

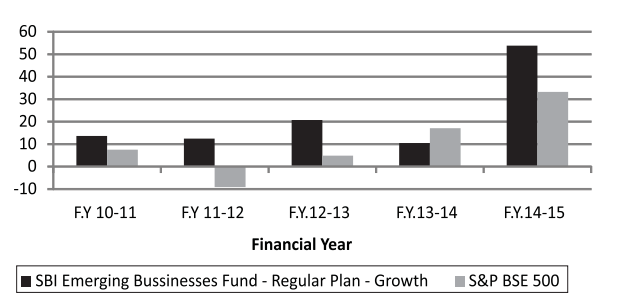
### Financial Year Wise Returns



### Financial Year Wise Returns



### Financial Year Wise Returns



#### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

#### Minimum Application Amount in every Sub Fund

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1
- **Repurchase:** Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

#### Benchmark Index

S&P BSE Information Technology Index (IT Fund); S&P BSE HealthCare Index (Pharma Fund); S&P BSE Fast Moving Consumer Goods Index (FMCG Fund); S&P BSE 100 (Contra Fund); S&P BSE 500 Index (Emerging Businesses Fund)

#### Name of the Fund Manager

Mr. R. Srinivasan (Contra Fund, Emerging Businesses Fund)  
Mr. Saurabh Pant (FMCG Fund)  
Mr. Tanmaya Desai (Pharma Fund)  
Mr. Anup Upadhyay (IT Fund)

#### Expenses of the scheme

##### Load Structure (Contra Fund, Emerging Business Fund)

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – For exit within 1 year from the date of allotment - 1%; For exit after 1 year from the date of allotment - Nil.

##### Load Structure (FMCG Fund, Pharma Fund, IT Fund)

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – Nil.

#### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI IT Fund	2.64%	1.89%
SBI Pharma Fund	2.41%	1.41%
SBI FMCG Fund	2.50%	1.82%
SBI Contra Fund	2.09%	1.53%
SBI Emerging Businesses Fund	2.10%	1.43%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 5 & 6.

## X. SBI MAGNUM MULTICAP FUND

An Open-ended Growth Scheme

Continuous Offer for sale of Magnums/Units of ₹ 10 at NAV related prices

#### Investment Objective

To provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme through an active management of investments in a diversified basket of equity stocks spanning the entire market capitalization spectrum and in debt and money market instruments

#### Asset allocation pattern of the scheme

Types of Instruments	Normal Allocation (% of net assets)	Risk Profile
Equity and equity related instruments including derivatives+	70% – 100%	High
Foreign Securities/ADR/GDR ~	0% - 10%	High
Fixed/Floating rate debt instruments	0% - 30%	Medium
Money Market instruments	0%-30%	Low

Maximum limit for stock lending – Not more than 20% of the net assets of the scheme.

+ The scheme would at all times have an exposure of atleast 70% of its investments in equity stocks. Exposure to derivatives instruments in the scheme can be upto a maximum of 50% of the equity portfolio of the scheme. Exposure to derivatives would be in addition to the equity exposure in the scheme and the scheme's trading in derivatives shall be restricted to hedging and portfolio balancing purposes only.

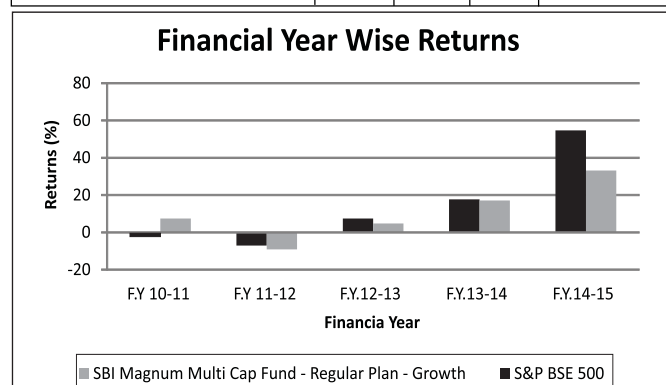
~Investments in foreign securities/ADR/GDR would comply with the Guidelines and overall limits laid down for Mutual Funds by SEBI for investments in foreign securities.

Allocation of investments between the various market capitalization segments in equity instruments

Market Capitalization Segment	Minimum Allocation	Maximum Allocation
Large Cap	50%	90%
Mid Cap	10%	40%
Small Cap	0%	10%

**Performance of the scheme (As on 30th September, 2015)**

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Multicap Fund - Growth	17.02%	22.64%	10.63%	12.49%
Benchmark: - S&P BSE 500	3.19%	13.34%	5.62%	11.52%


**Plans and Options**

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

**Minimum Application Amount**

- **Minimum Investment Amount:** Rs. 1000 & in multiples of Re. 1
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1
- **Repurchase:** Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

**Benchmark Index**

S&P BSE 500 Index

**Fund Manager**

Mr. Richard D'souza

**Expenses of the scheme**
**Load Structure**

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – Nil

**Actual expenses for the previous financial year**

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Multicap Fund	2.48%	1.92%

**Risk Profile of the scheme**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.

## XI. SBI BLUECHIP FUND

An Open-ended Growth Scheme

Continuous Offer for sale of Magnums/Units of ₹ 10 at NAV related prices

**Investment Objective**

To provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of equity stocks of companies whose market capitalization is atleast equal to or more than the least market capitalized stock of S&P BSE 100 Index.

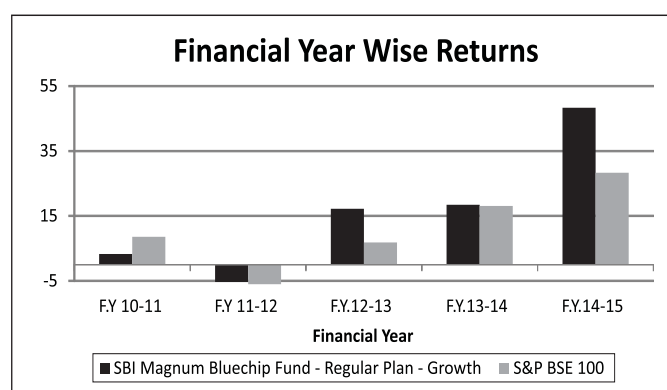
**Asset allocation pattern of the scheme**

Types of Instruments	Normal Allocation (% of net assets)	Risk Profile
Equity and equity related instruments including derivatives+	70% – 100%	High
Foreign Securities/ADR/GDR ~	0% - 10%	High
Fixed/Floating rate debt instruments	0% - 30%	Medium
Money Market instruments	0%-30%	Low

Maximum limit for stock lending – Not more than 20% of the net assets of the scheme +Limit for Derivative transactions – Limits as permitted under SEBI Regulations from time to time  
 The scheme would at all times have an exposure of atleast 70% of its investments in equity stocks. Within the permissible universe of stocks for the scheme, blue chip stocks would normally qualify as those stocks which are typically large companies with an established business presence, good reputation and are possibly market leaders in their industries with less uncertainty in topline/ bottomline growth. Blue chip companies normally have a history of successful growth, high visibility and reach, good credit ratings and excellent brand equity amongst the general public and widespread interest amongst investing public.  
 -Investments in foreign securities/ADR/GDR would comply with the Guidelines and overall limits laid down for Mutual Funds by SEBI for investments in foreign securities.

**Performance of the scheme (As on 30th September, 2015)**

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Blue Chip Fund - Regular Plan -Growth	12.52%	21.55%	11.87%	11.19%
Benchmark: - S&P BSE 100	0.77%	12.29%	5.55%	10.50%


**Plans and Options**

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

**Minimum Application Amount**

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1
- **Repurchase:** Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

**Benchmark Index**

S&P BSE 100 Index

**Fund Manager**

Ms. Sohini Andani

**Expenses of the scheme**
**Load Structure**

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – For exit within 1 year from the date of allotment – 1%; For exit after 1 year from the date of allotment – Nil

**Actual expenses for the previous financial year**

Scheme Name	Regular Plan	Direct Plan
SBI Blue Chip Fund	2.16%	1.49 %

**Risk Profile of the scheme**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.

## Key Information Memorandum

### XII. SBI ARBITRAGE OPPORTUNITIES FUND

An Open-ended Scheme

Continuous Offer for sale of Magnums/Units of ₹ 10 at NAV related prices

#### Investment Objective

To provide capital appreciation and regular income for unit holders by identifying profitable arbitrage opportunities between the spot and derivative market segments as also through investment of surplus cash in debt and money market instruments

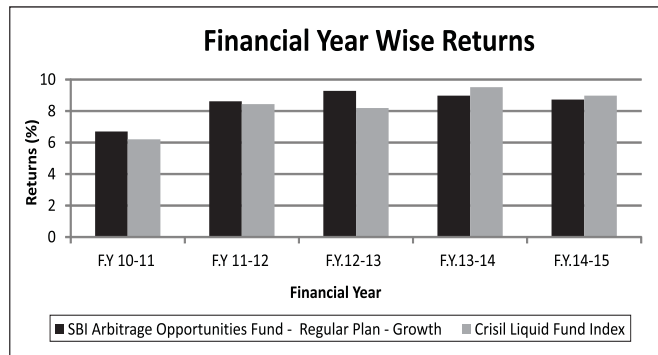
#### Asset Allocation Pattern of the scheme

Type of Instrument	Indicative Allocation (% of Net Assets)*		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments	65%	85%	High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	65%	85%	High
Debt and Money Market Instruments	15%	35%	Medium to Low
Of which Securitized Debt	Not more than 10% of the investments in debt instruments		Medium to Low

- The notional value exposure in derivatives would be reckoned for the purposes of the specified limit.
- The margin money deployed on these positions would be included in the money market category.

#### Performance of the scheme (As on 30th September, 2015)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Arbitrage Opportunities Fund - Regular Plan - Growth	7.86%	8.43%	8.61%	7.86%
Benchmark: - Crisil Liquid Fund Index	8.56%	8.86%	8.60%	7.64%



#### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

#### Minimum Application Amount

- Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1
- Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1
- Repurchase:** Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

#### Benchmark Index

CRISIL Liquid Fund Index

#### Name of the Fund Manager

Mr. Neeraj Kumar

#### Expenses of the scheme

##### Load Structure :

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2; Exit Load – For exit within 3 months from the date of allotment - 0.50 %; For exit after 3 months from the date of allotment – Nil

#### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Arbitrage Opportunities Fund	1.19%	0.69%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.

### XIII. SBI INFRASTRUCTURE FUND

An Open-ended Growth Scheme

Continuous Offer for sale of Magnums/Units of ₹10 at NAV related prices

#### Investment Objective

To provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of equity stocks of companies directly or indirectly involved in the infrastructure growth in the Indian economy and in debt & money market instruments.

#### Asset Allocation Pattern of the scheme

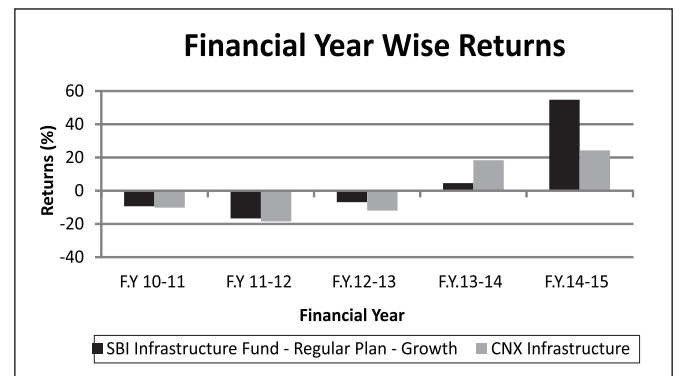
Type of Instrument	Indicative Allocation (% of Net Assets)*		Risk Profile
	Minimum	Maximum	
Equities and equity related instruments including derivatives <sup>^</sup>	65	100	High
Debt and Money Market instruments	0	35	Medium to Low

Maximum limit for stock lending - Not more than 20% of the net assets of the scheme.

<sup>^</sup> Exposure to derivatives instruments in the scheme can be up to a maximum of 50% of the equity portfolio of the scheme.

#### Performance of the scheme (As on 30th September, 2015)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Infrastructure Fund - Regular Plan - Growth	6.58%	9.45%	-0.95%	0.94%
Benchmark:- CNX Infrastructure	-6.48%	3.80%	-5.35%	-3.80%



#### Plans & options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

#### Minimum application amount

- Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1
- Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1
- Repurchase:** Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

#### Benchmark Index

CNX Infrastructure Index

#### Name of the fund manager

Mr. Richard D'souza

#### Expenses of the scheme

**Load Structure :** Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2. Exit Load – For exit within 1 year from the date of allotment - 1%; For exit after 1 year from the date of allotment - Nil.

#### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Infrastructure Fund	2.41%	1.88%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.

### IV. SBI PSU FUND

An Open-ended Equity Scheme

Continuous Offer for sale of Magnums/Units of ₹ 10 at NAV related prices

#### Investment Objective

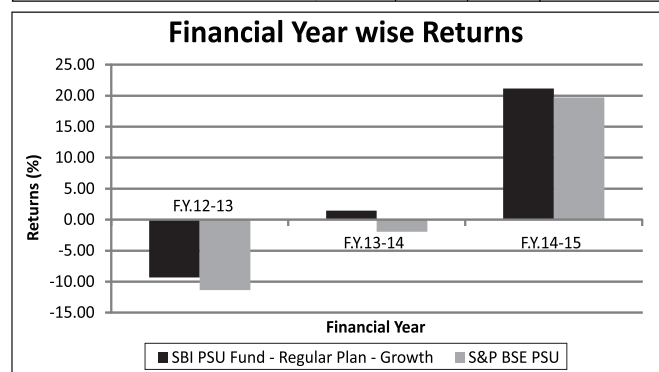
The objective of the scheme would be to provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme through an active management of investments in a diversified basket of equity stocks of domestic Public Sector Undertakings and in debt and money market instruments issued by PSUs and others.

#### Asset Allocation Pattern of the scheme

Type of Instrument	Indicative Allocation (% of Net Assets)*		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments covered under the universe of PSU Companies including derivatives	65	100	High/Medium/Low
Debt and Money Market Instruments	0	35	Low to Medium

#### Performance of the scheme (As on 30th September, 2015)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI PSU Fund - Regular Plan - Growth	-9.85%	1.21%	-4.74%	-2.72%
Benchmark: - S&P BSE PSU	-13.98%	-3.35%	-8.21%	-6.23%



#### Plans & options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

#### Minimum application amount

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1
- **Repurchase:** Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

#### Benchmark Index

S&P BSE PSU Index

#### Name of the fund manager

Mr. Richard D'souza

#### Expenses of the scheme

#### Load Structure :

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2.

Exit Load – For exit within 1 year from the date of allotment - 1%; For exit after 1 year from the date of allotment - Nil.

#### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI PSU Fund	2.53%	2.19%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.

### XV. SBI SMALL & MIDCAP FUND (SSMF)

An Open-ended Equity Scheme

Continuous Offer for sale of Units of ₹ 10 at NAV related prices

#### About the Scheme:

This Scheme is emerged post fundamental attributes change & acquisition of Daiwa Industry Leaders Fund (DILF), An Open Ended Equity Scheme of Daiwa Mutual Fund with effect from 16.11.2013. The Securities and Exchange Board of India (SEBI) vide its letter no. OW/24109/2013 and OW/24115/2013, both dated September 20, 2013 has given No Objection for the same.

#### Investment Objective

The scheme seeks to generate income and long-term capital appreciation by investing in a diversified portfolio of predominantly in equity and equity related securities of small & midcap companies.

#### Asset Allocation Pattern of the scheme

The asset allocation pattern of the scheme under normal circumstances would be as under:

Instruments	Min	Max
Equity and equity related Instruments	90%	100%
Debt & Money Market Securities*	0%	10%

\*Investments in asset backed securities (securitized debt) will not exceed 10% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt

The corpus of the Scheme will be primarily invested in Small and Mid Cap equity and equity related securities of the companies in the small and midcap segment. The portfolio will comprise of a maximum of 30 stocks. Allocation between the various market capitalization segments in equity instruments will be on the basis of the entire portfolio and will be subject to the allocations as mentioned below:

Market Capitalization Segment	Minimum Allocation	Maximum Allocation
Small Cap	50%	70%
Mid cap	30%	40%
Large Cap	0%	20%

- Large caps are defined as top 100 stocks in terms of market capitalisation
- Mid caps are defined as 101st stock in terms of market capitalisation to 400th stock in terms of market capitalisation
- Small Caps are defined as any stock beyond 401st stock in terms of market capitalisation

The fund will have a capacity constraint of INR 750 crores. Depending on the evolution of the equity markets and liquidity scenario, the trustee reserve the right to change the capacity. If the scheme decides to invest in Foreign Securities in accordance with SEBI Regulations, it is the intention of the fund manager that such investments will not normally exceed 20% of the net assets of the scheme.

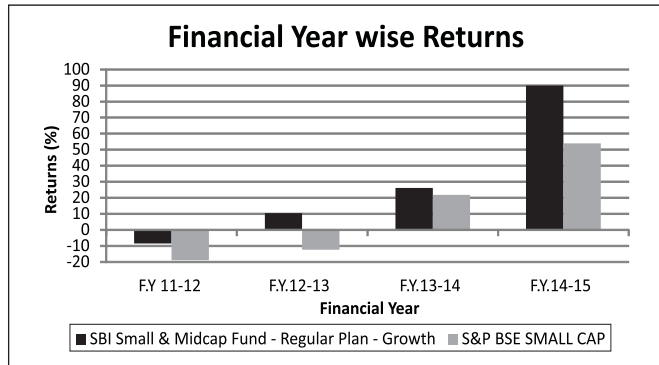
If the Scheme decides to invest in derivatives, it is the intention of the fund manager that such investments will not normally exceed 50% of the net assets of the Scheme. The cumulative gross exposure through Equity & Equity related instruments, Debt & Money Market Securities including derivative positions will not exceed 100% of the net assets of the scheme. The Scheme will enter into derivatives transactions for the purposes of hedging and portfolio rebalancing in accordance with the guidelines issued by SEBI to protect the value of the portfolio. Further, the fund manager may engage in short selling of securities in accordance with the Regulations.

## Key Information Memorandum

### Performance of the scheme\*\* (As on 30th September, 2015)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Small & Midcap Fund - Regular Plan - Growth	29.69%	37.26%	20.26%	20.60%
S&P BSE SMALL CAP	3.18%	16.20%	1.47%	7.32%

\*\*Investors may please note that Daiwa Industry Leaders Fund has been restructured as SBI Small & Midcap Fund. For this, the fundamental attributes of Daiwa Industry Leaders Fund including the investment strategy, benchmark & the name of the scheme have been changed with effect from 16.11.2013.



### Plans & options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1
- **Repurchase:** Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

### Benchmark Index

S&P BSE Smallcap Index

### Name of the Fund Manager

Mr. R. Srinivasan

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes  
Exit Load – For exit within 1 year from the date of allotment - 1%; For exit after 1 year from the date of allotment - Nil.

#### Actual expenses for the previous financial year\*

Scheme Name	Regular Plan	Direct Plan
SBI Small & Midcap Fund	2.37%	1.11%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.

## XVI. SBI BANKING & FINANCIAL SERVICES FUND

An Open-ended Sector Fund

Continuous Offer for sale of Units of ₹ 10 at NAV related prices

### Investment Objective

The investment objective of the scheme is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services.

However, there can be no assurance that the investment objective of the Scheme will be realized.

### Asset Allocation Pattern of the scheme

The asset allocation pattern under normal circumstances would be as follows:

Type of Instrument	Indicative Allocation (% of Net Assets)*		Risk Profile
	Minimum	Maximum	
Equity and equity related securities of companies engaged in banking & financial services	80	100	High
Debt and Money Market instruments	0	20	Low to Medium

\*Exposure to derivatives may be to the extent of 50% of the net assets. Cumulative gross exposure through debt, equity & derivative position shall not exceed 100% of the net assets of the Scheme.

Exposure to securitized debt may be to the extent of 20% of the net assets.

The Scheme shall not invest in ADR/GDR/Foreign securities / Foreign securitized debt

The Scheme shall not invest in repo in corporate debt.

The Scheme shall not engage in short selling and securities lending.

### Performance of the scheme (As on 30th September, 2015)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Banking & Financial Services Fund - Regular Plan - Growth	N.A.	N.A.	N.A.	-8.49%
Benchmark: - CNX Finance	N.A.	N.A.	N.A.	-8.60%

### Plans & options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1
- **Repurchase:** Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

### Benchmark Index

CNX Finance Index

### Name of the Fund Manager

Ms. Sohini Andani

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2.

Exit Load – For exit within 12 months from the date of allotment -1.00%; For exit after 12 months –Nil

#### Actual expenses (Annualised) for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Banking & Financial Services Fund	2.54%	2.34%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.

## XVI. SBI EQUITY SAVINGS FUND

An Open Ended Equity Scheme

Continuous Offer for sale of Units of ₹ 10 at NAV related prices

### Investment Objective

The investment objective of the scheme is to generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and capital appreciation through a moderate exposure in equity.

However there is no guarantee or assurance that the investment objective of the scheme will be achieved.

**Asset Allocation Pattern of the scheme**

a) Asset allocation under normal circumstances:

Type of Instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Equity and Equity related Instruments including derivatives Out of which: - Cash-future arbitrage: 15%-70%; - Net long equity exposure: 20%-50%	65	90	Medium to High
Debt* and Money Market Instruments (including margin for derivatives)	10	35	Low to Medium

b) Asset Allocation when adequate arbitrage opportunities are not available in the Derivative and Equity markets the alternate asset allocation# on defensive considerations would be in as per the allocation given below:

Type of Instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Equity and Equity related Instruments including derivatives Out of which: - Cash-future arbitrage: 0%-45% - Net long equity exposure: 20%-50%	30	70	Medium to High
Debt* and Money Market Instruments (including margin for derivatives)	30	70	Low to Medium

#The above alternate asset allocation will be for temporary period and would be rebalanced by the AMC within 30 days.

- (i) The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.
- (ii) \*Exposure to domestic securitized debt may be to the extent of 20% of the net assets.
- (iii) The Scheme shall not invest in ADR/ GDR/ Foreign Securities / foreign securitized debt.
- (iv) The Scheme shall invest in repo in corporate debt.
- (v) The Scheme shall not engage in Stock lending.
- (vi) The Scheme shall not engage in short selling

**Performance of the scheme (As on 30th September, 2015)**

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Equity Savings Fund - Regular Plan - Growth	N.A.	N.A.	N.A.	0.64%
Benchmark: - 30% CNX Nifty Index & 70% Crisil Liquid Fund Index	N.A.	N.A.	N.A.	0.61%

**Plans & options**

The Scheme would have two plans viz. Regular plan &amp; Direct plan. Both plans provide two options for investment – Growth Option and Dividend Option. Under the Dividend option, monthly and quarterly frequencies are available. Under both the frequencies, reinvestment, payout and transfer of dividends are available.

**Minimum Application Amount**

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1
- **Repurchase:** Repurchase: Rs.1000/- or 100 Units or account balance whichever is lower

**Benchmark Index**

30% in CNX Nifty &amp; 70% of Crisil Liquid fund Index

**Name of the Fund Manager**

Mr. Neeraj Kumar and Mr. Ruchit Mehta

**Expenses of the scheme**
**Load Structure**

Entry Load: N.A.

Exit Load: For exit within 1 year from the date of allotment – 1 %; For exit after 1 year from the date of allotment – Nil.

**Actual expenses (Annualised) for the previous financial year**

Scheme Name	Regular Plan	Direct Plan
SBI Equity Savings Fund	___%	___%

**Risk Profile of the scheme**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 7 - 8.



## GENERAL INFORMATION AND GUIDELINES

### GENERAL INFORMATION

1. Please read carefully the Scheme Information Document of the scheme(s) containing the terms of offer before investing. Prospective investors should not treat the contents of this document or the Scheme Information Document of the scheme(s) as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisors concerning the acquisitions, holding or disposal of the Magnums/Units. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. The Scheme Information Document /Key Information Memorandum(s) of the respective Scheme(s) are available with the SBIFMPL Branches, brokers/distributors/Office of CAMS and also displayed at the **SBIMF website i.e. www.sbimf.com**.
2. Please complete the Application Form legibly in black ink or any dark coloured ink, in the English language, in BLOCK CAPITALS. Please strike out with a line across any section that is not applicable.
3. **Application by post:** Applications can be sent by post to the office of the Registrar (refer address on page no.3) to the scheme and should be accompanied by draft payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar's end.
4. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
5. Allotment of Magnums/units: Allotment is assured to all applicants provided the applications are complete in all respects and are in order. Applications not complete in any respect are liable for rejection.
6. SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme's objective for investment.
7. **Right to Limit Redemptions**

The Mutual Fund reserves the right to temporarily suspend further reissues or repurchases under the scheme in case of any of the following:

- a natural calamity or
- in case of conditions leading to a breakdown of the normal functioning of securities markets or
- periods of extreme volatility or illiquidity
- under a SEBI or Government directive
- under a court decree / directive

Additionally for all equity schemes the fund has the right to limit repurchase to 5% of the units issued per day for the scheme as a whole. The limit may be changed from time to time.

8. **Prevention of Money Laundering :** 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 SEBI registered intermediaries, including Mutual Funds, are required to formulate and implement a client identification programme, verify and maintain the record of identity and address(s) of the investors. In this regard, investors who wish to make an investment in the units of mutual fund will be required to produce prescribed documents to any such offices as may be notified by SBIMF or AMFI from time to time in order to comply with KYC norms of SBIMF.
9. Application Forms incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable to be rejected. In case your investment application gets rejected on account of the same being incomplete in any respect, your investment amount would be refunded without interest within 30 days.
10. **Cash investments in mutual funds** – Pursuant to SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 and CIR/IMD/DF/10/2014 dated May 22, 2014, in

order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/ workers, SEBI has permitted receipt of cash for purchases / additional purchases extent of Rs. 50,000/- per investor, per mutual fund, per financial year shall be allowed subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. However, payment redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.

11. By investing in the Scheme, the investor authorizes the AMC to share all sensitive personal data / information collected from the investors with its Registrar and Transfer Agents ("RTA") or with any other third party engaged by the AMC / RTA for the purpose of processing / storage etc. The AMC also authorizes the RTA to collect all such sensitive personal data / information on behalf of the AMC, through any mode of communication either directly from investors or through their distributors or through any other third party engaged by the AMC / RTA. Further, the RTA is entitled to retain all such sensitive personal data / information collected from the investors and distributors or any other third party service providers on a permanent basis for the purpose of authenticating the investor's / distributor's identity.

### NOTES TO HELP YOU COMPLETE THE APPLICATION FORM

#### Note 1 - First applicant's personal details:

- a) **Applications for Individuals:** Please write your name in the sequence of First Name, Middle Name and Last Name. Please do not abbreviate any name. Preferably write your name exactly as it appears in the Bank Account (as provided in the bank account details).
- b) **Applications for Non-Individuals:** Companies, Trusts, Partnership firms, Societies or any other association should write the name exactly as it appears in its Incorporation document and in the Bank Account (as provided in the bank account details).
- c) In case the Sole / first applicant has an existing Folio No., it should be stated along with name and PAN details in the space provided for them. The form thereafter should be filled from Section 7 (onwards).
- d) Please fill in your date of birth as this may be required to identify you when communicating with us.
- e) If you have an email ID please include it as this will help us resolve queries more promptly.
- f) To help us service you better, your telephone number(s) / mobile number(s) should also be provided including the relevant STD / ISD code.
- g) **Permanent Account Number :** With effect from July 2, 2007, Permanent Account Number (PAN) is the sole identification number for all investors transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Submission of attested copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor). Attestation can be done by distributors / AMC staff etc. However, investment made in Micro SIP shall be exempted from the requirements of PAN.

Micro investments - As per Securities and Exchange Board of India (SEBI) letter no. OW/16541/2012 dated July 24, 2012 regarding 'Exemption from the need for Permanent Account Number (PAN) for micro financial products' informed that investments in mutual fund schemes [including investments through Systematic Investment Plan (SIP)] of up to ₹ 50,000/- (Rupees Fifty Thousand) per investor per year per mutual fund shall be exempted from the requirement of PAN. Accordingly, PAN shall be exempted if the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments by an investor in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (hereafter referred to as "Micro investments"). However, the requirements of Know Your Client (KYC) shall be mandatory for all investments, irrespective of the amount of investment.

#### h) Know Your Customer (KYC)

With effect from 1st January, 2011, KYC (Know Your Customer) norms are mandatory for ALL investors for making investments (fresh / additional purchase / switch-in / Systematic Investment Plan (SIP), Systematic Transfer Plan (STP)) in Mutual Funds, irrespective of the amount of investment.

Further, to bring uniformity in KYC process, SEBI has introduced a common KYC for all the SEBI registered intermediaries with effect from January 1, 2012. New investors are therefore requested to carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC application forms are also available on our website [www.sbfm.com](http://www.sbfm.com). SBI Funds Management Pvt. Ltd. (AMC) or NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

In this regard, all categories of investors who wish to make an investment in the units of mutual fund will be required to submit the KYC form along with the prescribed documents at any of the SBIFMPL Branches or such other offices as may be notified by SBIFM from time to time to comply with KYC norms.

Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. Investor should enclose the KYC acknowledgement letter with the investment application. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice.

Please refer to [www.sbfm.com](http://www.sbfm.com) for details.

- i) If any applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. In case the applicant is a Corporate or a Non-Individual investor, the Contact Person's name should be stated in the space provided.

Guidelines & Procedure in case of investments made on behalf of Minors:

- **On behalf of Minor' accounts :**
  - Minor has to be the first and sole holder in a folio.
  - Guardian, being a natural (father or mother) or a court-appointed guardian shall submit supporting documents to the AMC / Registrar evidencing the relationship / Status of the guardian.
  - Date of birth of minor and supporting documents thereof (i.e. Birth Certificate, School leaving certificate, Passport or any other document evidencing the date of birth of minor) to be provided mandatorily while opening the folio on behalf of a minor.
  - In case of natural guardian, guardian shall provide document evidencing the relationship if the same is not available as part of the documents submitted as per above point.
- **Minor attaining majority:**
  - In case of a minor investor attaining the age of majority (i.e. completes 18 years of age), the AMC / Registrar will send an advance notice advising the guardian and minor to submit an application along with prescribed documents for changing the status in the Fund's records from 'Minor' to 'Major'.
  - The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority. AMC / Registrar shall register new standing instructions (like SIP, STP, SWP) only till the date of minor attaining majority, though the instructions given for a period beyond that date.
  - In case of existing standing instructions including STP, SIP and SWP registered prior to the minor attaining majority, the AMC / Registrar

shall send an advance notice to the registered correspondence address advising the guardian and the minor that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by the mutual fund along with the prescribed documents. Such instructions to terminate the standing instruction shall be implemented within 30 days from the date of the instruction.

- **Change in Guardian:**

- In case there is a change in guardian of the minor, the new guardian must be either a natural guardian (mother/father) or court appointed guardian and such guardian will have to provide valid prescribed document/s prior to registering the guardianship including Know Your Customer (KYC) related evidence and bank attestation of his/her signature from the Branch Manager of the bank with whom his/her name is registered as the guardian of the minor.

- j) Your address should be written in full. P.O. Box address is not sufficient. **Please provide PIN code to enable us to serve you better.**

- k) **Procedure for NRIs:** Applications on a Repatriable basis will be made by remitting funds from abroad through normal banking channels or by submitting payments made by demand drafts purchased from FCNR accounts or by cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts maintained with banks authorized to deal in foreign exchange in India. NRI applicants are requested to instruct the bank branch through which they have made the remittance or where they have the NRE / FCNR / Special Non-resident Rupee Account to send the necessary FIRC's (Foreign Inward Remittance Certificate/Bankers Certificate) in original to the registrars as soon as possible to enable early processing of their applications. NRIs can also apply on a non-repatriable basis from their NRO account. **NRIs should mandatorily state their overseas address in complete otherwise the application will be rejected.** NRIs are requested to provide an Indian address (if available) for correspondence.

- l) **Who can invest: a.** The following is an indicative categories of Indian Nationals who are generally eligible to invest in the scheme: (i) Adult individuals. (ii) Adult individuals, not exceeding three, either - jointly, or - on either/any one or survivor basis, or - on first holder or survivor basis. (iii) Minors through their parents/step parents/guardians (applications of minors jointly with adults not allowed) (iv) Hindu Undivided Family (HUF) in the name of karta. (v) Companies/Bodies corporate/PSUs/Banks/Financial Institutions registered in India. Applications by above should be accompanied by their Memorandum/Articles of Association, and a copy of the Resolution authorizing the investment, and list of authorized signatories with specimen signatures. (vi) Religious/Charitable/Other Trusts, wakfs and societies registered under the applicable laws and authorized to invest in mutual funds. Applications by above should be accompanied by their Trust Deed, certified copy of the Board Resolution authorizing the investment, and list of authorized signatories with specimen signatures. (vii) Partnership firms. (viii) An association of persons or body of individuals, in either case, consisting only of husband and wife, governed by the system of community of property in force in the state of Goa and the Union Territory of Dadra, Nagar Haveli, Daman & Diu. (ix) Army/Air force/Navy/Paramilitary funds and other eligible institutions. (x) scientific and industrial research organization. (xi) Provident/pension/gratuity & such other funds as & when permitted to invest. (xii) International multilateral agencies approved by Government of India/RBI. (xiii) The trustees, AMC or sponsor or their associates (if eligible & permitted under prevailing laws). (xiv) A mutual fund through its schemes, including fund of funds schemes. (xv) Qualified Foreign Investor (QFI). (xvi) Foreign Portfolio Investor (FPI)

**b.** Non-Resident Indians (NRIs), Persons of Indian Origin (PIO) and FII's can invest on fully repatriable basis. NRIs and PIOs can also apply on a non-repatriable basis from their NRO Account.

- m) **Who can not invest:** It should be noted that the following entities cannot invest in the scheme(s) :

1. Any individual who is a Foreign National
2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but

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ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).

3. Residents of USA and Canada are not eligible to invest.

SBIMFTCPPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.

Subject to the Regulations, any application for Magnums/Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Magnums/Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Magnum holders / Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Magnum holders / Unit holders to accept such an application.

- n) Please indicate the status of the sole / 1st Applicant at the time of investment. **Any change in status** during the period of holding units should be given to assist in accurate tax treatment of income arising from such holdings. The abbreviations used in these sections are: HUF - Hindu Undivided Family; AOP - Association of Persons; FII - Foreign Institutional Investor; BOI - Body of Individuals
- 0) **Mode of Holding: Tax concessions will be available only to the first named applicant.** If the application is in the name of more than one individual, it will be treated as "Jointly" in case **no choice under "Mode of holding(s)" is indicated.** "Single" will entitle **only** the first holder to operate the account to the exclusion of the joint holders. "Anyone or Survivor" will entitle any one of the joint holders to operate the folio and "Jointly" will allow operation of the account only if **all** the holders sign the instruction. All communication (including Account Statements and Redemption / Dividend / Refund Cheques) in the case of units held jointly would be sent to the First Holder.
- P) Employee Unique Identification Number (EUID): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUID obtained by him/her from AMFI in the Application Form. EUID, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUID in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUID is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUID box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

**Note 2 - Second and Third Applicants' details :** a) The Names of Second and Third Applicants should be provided here. Please see note 1 above.

**Note 3 - Bank Particulars:** SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications and in redemption requests. Investors are requested to provide these details in the space provided in the application form. This measure is intended to avoid fraud/misuse or theft of warrants in transit. Kindly note that applications not containing these details may be rejected. To enable verification of the bank mandate details and ensure expeditious clearing, the following should be provided,

- i) Details of the "City" of the Clearing Circle in which the bank / branch participates; and
- ii) The 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of a cheque leaf. The Registrar may ask for a copy of a cancelled cheque to verify these details.
- iii) The 11 digit IFS Code
- iv) ECS / Direct credit facility as and when it is available, we will electronically / directly credit your Redemption proceeds / Dividend in the Bank Account provided by you.
- v) Depending on your residential status and intent of repatriation, please indicate the type of bank account most relevant to you from the list of options provided.
- vi) Only CTS -2010 compliant post-dated cheques will be accepted.

- vii) In case of change in bank mandate:

1. A "CANCELLED" original cheque leaf of the New bank account as well as the Existing bank account (if any) currently registered with SBIMF under **their respective folios** (where the first holder's/investor's name is printed on the face of the cheque).
2. If an investor is unable to provide "CANCELLED" cheque as prescribed above, such investor should furnish an attested\* photocopy of the relevant page of his/her bank Pass Book (**of the new bank account as well as that of the existing bank account**) wherein the first holder's/investor's name, bank a/c no and address is clearly legible.
3. In case of non-availability of either of the above mentioned document/s, such investors may submit a letter from their bank on its letterhead certifying the investors' bank account information (**new & existing bank mandate**) viz. account holders' name and address, bank account number, bank branch, account type, MICR & IFSC code. In case the old bank account is already closed investors may submit duly stamped letter from such bank on its letter head, confirming the closure of the account with relevant account details.

(\*Investors may produce a photocopy of the above mentioned document/s along with the original document/s at any of the SBIFMPL Branches of SBI Mutual Fund for verification. The photocopy of such document/s will be verified with the original document/s to the satisfaction of SBI Mutual Fund and the original document/s will be returned to investors after due verification.)

Note: It is desirable for investors to submit the change of Bank mandate request at least 10 days prior to the date of redemption / dividend payment, if any.

- viii) Restriction on acceptance of Third-party payments

SBIMF will not accept subscriptions with Third-Party payments except in the following exceptional situations:

- a) Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP installment). However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.
- b) Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.
- c) Custodian on behalf of an FII or a client

(Note: For all the above instances, the investor and the person making the payment should be KYC compliant and also submit 'Third Party Payment Declaration Form' with complete details. The said form is available at the nearest SBIFMPL Branches or can be downloaded from our website [www.sbfm.com](http://www.sbfm.com))

In case of Systematic Investment Plan (SIP), it may please be noted that the above guidelines will be applicable for all new SIPs received on or after November 15, 2010. The new guidelines will not be applicable for the SIPs registered before November 15, 2010.

- ix) Registration Of Bank Mandate For New Folio Creation

Investor are requested to note that, it is mandatory to submit any one of the following documents in case the pay-out bank account details (i.e. bank account for receipt of redemption / dividend proceeds) mentioned in the application form is different from pay-in bank details (i.e., bank account from which subscription payment is being made):

- ✓ Original Cancelled cheque with first unit holder name and bank account number printed on the face of the cheque (or)
- ✓ Bank passbook or bank statement (with current entries not older than 3 months) containing the first unit holder name, bank mandate information and bank account number (or)
- ✓ A letter from bank on its letter head duly signed by bank manager/authorised personnel with bank seal, name, designation and employee number confirming the investor details and bank mandate information.

The above documents shall be submitted in original. If copies are furnished, the

same must be submitted at any of the Official Point of Acceptance of SBI MF where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager/authorised personnel by affixing the bank seal and mentioning the name, designation and employee code. The AMC/Trustee reserves the right to amend the aforesaid requirements.

x) **Registration of multiple bank accounts:**

SBIMF also provides a facility to the investors to register multiple bank accounts. Investor can register upto 5 bank accounts in case of individuals /HUFs, and upto 10 in other cases. Investor may choose one of the registered bank accounts as default bank account for the credit of redemption / dividend proceeds. In case of existing investors, their existing bank mandate registered with the AMC / RTA, and in case of new investors, their bank account details as mentioned in the application form shall be treated as default bank account for pay-out, if they have not specifically designated a default bank account. Investors may change the same in writing, using the Multiple Bank Account Registration. By registering multiple bank accounts, investors can use any of the registered bank accounts to receive dividend / redemption proceeds. These account details will be used by the SBIMF/ R&T for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except where permitted. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at the nearest Investor Service Centre (ISC) of SBI Mutual Fund or the same can be downloaded from our website www.sbimf.com. In case the application for subscription does not comply with the above provisions, the SBIMF retains the sole and absolute discretion to reject / not to process such application and refund the subscription money and shall not be liable for any such rejection.

For registration of Multiple bank account investors are requested to submit

- (i) proof of any one of the existing bank account(s) in the folio(s) AND
- (ii) proof of all the new bank account(s) to be registered in the folio(s) along with the Multiple Bank Accounts Registration form. Investors can submit any one of the following document/s as supporting document/s for a bank account:
  - ✓ A "CANCELLED" original cheque leaf (where the first holder's / investor's name and bank account number is printed on the face of the cheque)
  - ✓ A copy of the bank pass book or bank statement (with entries not older than 3 months) wherein the first holder's / investor's name, bank a/c no & bank branch is clearly legible.
  - ✓ A letter from the investor's bank on their letter head certifying the investor's bank account information viz. account holder's name and address, bank account number, bank branch, account type, MICR & IFSC code. The letter should be certified by an authorized official of the bank with his/her full signature, name, designation and bank seal.

Investors may produce photocopies of the above mentioned document/s along with the original document/s at any of the Investor Service Centre of SBI Mutual Fund for verification. The photocopies of such document/s will be verified with the original document/s to the satisfaction of SBI Mutual Fund and the original document/s will be returned to investors. In case the original of any document/s is not made available for verification, then the photocopies thereof duly attested by an authorized official of the bank clearly mentioning the name & designation with bank seal shall be accepted.

**Note 4 - Services :** We offer an online account management service which gives you the latest details of your account 24 hours a day, seven days a week, including your current valuation. Please visit www.sbimf.com for further details. Investors who provides the e-mail address may receive the statement by e-mail.

**Note 5 - Investment details :**

- i) Payment may be made by cheque/bank draft **payable locally**, at any of the SBIFMPL Branches/Corporate Office of the Mutual Fund/Office of the Registrar/SBIFMPL Branches and Transaction Points of the Registrar or such other Collection Centres as may be decided by the Mutual Fund from time to time. Outstation cheques will not be accepted and application forms accompanied by such cheques will be rejected. **Cheque/D.D. to be crossed "Account Payee" only and should be drawn payable**

**to :-** SBI Magnum Balanced Fund; SBI Nifty Index Fund; SBI Magnum Equity Fund; SBI Magnum Global Fund; SBI Magnum Multiplier Fund; SBI Magnum MidCap Fund; SBI Magnum TaxGain Scheme; SBI IT Fund; SBI Contra Fund; SBI Pharma Fund; SBI FMCG Fund; SBI Emerging Businesses Fund; SBI Magnum Comma Fund; SBI Magnum MultiCap Fund; SBI BlueChip Fund; SBI Arbitrage Opportunities Fund; SBI Infrastructure Fund; SBI PSU Fund; SBI Small and Midcap Fund; SBI Banking & Financial Services Fund

The name of the scheme as mentioned on the cheque shall prevail in the event of a mismatch in the scheme name between the application form and the cheque.

- ii) If you are from a city not serviced by our authorised SBIFMPL Branches / Collection Centre, you may submit a Demand Draft, payable at the nearest service centre/ collection centre, for the investment amount.
- iii) **The AMC shall not refund any demand draft charges.**
- iv) **Selection of options :** Direct Plan is the plan where investors purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Such separate plan have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans.

Options exercised at the time of application may be changed by the investor at a later date by way of written request to the Registrar of the Scheme. Such changes would be effective from a prospective date.

**Default Plan/Option:**

Between Regular Plan & Direct Plan:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

Between Growth Option & Dividend Option:

**For SBI IT Fund & SBI FMCG Fund:** Please tick either the "Growth" or "Dividend" option. If this is left blank or it is not clear, the default will be treated as "Growth". If "Dividend" option is ticked, please select either "Reinvestment", "Payout" or "Transfer" . If this is left blank or it is not clear, the default will be treated as "Reinvestment".

**For other funds:** Please tick either the "Growth" or "Dividend" option. If this is left blank or it is not clear, the default will be treated as "Growth". If "Dividend" option is ticked, please select either "Reinvestment", "Payout" or "Transfer" . If this is left blank or it is not clear, the default will be treated as "Payout".

v) **Terms & conditions for Dividend Transfer Plan:**

**Dividend Transfer facility is a facility wherein dividend declared in a scheme of SBIMF can be transferred to another scheme of SBIMF**

- 1. Source schemes: All open ended schemes of SBIMF.
- 2. Target schemes: All open ended schemes of SBIMF except for liquid schemes.

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3. Minimum dividend eligible for transfer under Dividend Transfer Plan will be Rs. 250. If the dividend in the source scheme is less than Rs. 250, then the dividend will be automatically reinvested in the source scheme irrespective of the option selected by the investor.
4. Investment in the target scheme will be done at the NAV applicable for switches, with record date being the transaction day.
5. Investor wishing to select Dividend Transfer Plan will have to opt for all units under the respective plan/option of the source scheme.
6. Investors opting for Dividend Transfer Plan has to specify each scheme/plan/option separately & not at the folio level.
7. Minimum investment requirement in target scheme will not be applicable for the Dividend Transfer Plan.
8. Request for enrollment must be submitted at least 15 days before the dividend record date
9. Investors can terminate this facility by giving a written request atleast 15 days prior to dividend record date.

### vi) Dividend Reinvestment Facility

Subject to SEBI (Mutual Funds) Regulations, 1996, as and when the dividend is declared by a Scheme(s) and the dividend amount payable is less than Rs. 250/- (Rupees Two Hundred and Fifty only), the same will be compulsorily reinvested in the respective Scheme(s)/ Plan(s)/ Option(s) immediately on the ex-dividend date at applicable NAV. This provision will not be applicable to SBI Magnum Taxgain Scheme.

- vii) There will be no exit load on dividend reinvestment and bonus units.
- viii) Unit holders must write the Folio number / Application number, if any, on the reverse of the cheques accompanying the Forms.
- ix) **Investment in schemes of SBI Mutual Fund**

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load on any application will be charged by the Schemes to the investor.

**Note 6 - Direct Credit of Dividend/Redemption:** SBIFM had entered into an agreement of a direct credit facility of dividends / redemptions with certain banks. For the investors who have an account with such banks, the default option for payment of dividend/redemption proceeds for all the prospective investment would be directly credited into their bank account.

The AMC may alter the list of banks participating in direct credit arrangement from time to time/ withdraw direct credit facility from banks, based on its experience of dealing with any such banks or add/withdraw the name of bank with whom direct credit facility arrangement can be introduced/discontinued as the case may be. However, in the event of the direct credit facility being discontinued or rejected by banks for any reasons whatsoever, the unitholders will receive payments in respect of such dividend / redemption through any other mode such as cheque, demand draft etc. as in the normal course.

### List of Banks for Direct Credit Facility (core banking accounts)

Allahabad Bank, Andhra Bank, AXIS Bank, Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, CITI Bank, Corporation Bank, Dena Bank, Deutsche Bank, Development Credit Bank, Federal Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, Indian Bank, Indian Overseas Bank, Indus Ind Bank, ING Vysya Bank, Jammu & Kashmir Bank, Karnataka Bank, Karur Vysya Bank, Kotak Mahindra Bank, Oriental Bank of Commerce, Punjab National Bank, Royal Bank Of Scotland, Saraswat Co-Op Bank, Standard Chartered Bank, State Bank of Bikaner & Jaipur, State Bank Of Hyderabad, State Bank Of India, State Bank Of Mysore, State Bank Of Patiala, State Bank Of Travancore, Syndicate Bank, UCO Bank, Union Bank of India, United Bank of India, Vijaya Bank, Yes Bank,

**Note 7 - Systematic Withdrawal Plan (SWP):** Under SWP, a minimum amount of Rs. 500/- can be withdrawn every month or quarter by indicating in the application form or by issuing advance instructions to the Registrar at any time. Investors may indicate the month and year from which SWP should commence along with the frequency. SWP will be processed only on specific dates of the month/quarter viz. 1st/5th/10th/15th/20th/25th/30th

(For February, last business day). In case 1st/5th/10th/15th/20th/25th/30th (For February, last business day) is a holiday then next business day.

If no date is mentioned, 10th will be considered as the default SWP date. If no frequency mentioned, 'Monthly' will be considered as the default frequency. If 'End date' not mentioned, the same will be considered as 'Perpetual'.

**Note 8 - Systematic Transfer Plan (STP):** STP is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investment applicable for each scheme under SIP would be applicable to STP also. STP facility would allow investors to transfer a predetermined amount from one scheme of the Mutual Fund to the other. The transfer would be processed on any business day as decided by the investor at the time of opting for this facility.

### General terms and conditions for STP, Flex STP and CASTP

1. Exit load shall be as applicable for all transfers in the target/source schemes.
2. The enrolment / termination request should be submitted, at least 10 days prior to the desired commencement / termination date.
3. Default options:
  - Between Regular STP, Flex STP and CASTP – Regular STP
  - Between daily, weekly, monthly & quarterly frequency – monthly frequency
  - Default date for monthly and quarterly frequency – 10th
4. In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of transfer.
5. In case start date is mentioned but end date is not mentioned, the application will be registered for perpetual period.
6. Weekly transfer will be done on 1st, 8th, 15th & 22nd of the month.

### Terms and conditions of monthly & quarterly STP:

1. STP would be permitted for a minimum period of six months between two schemes.
2. Investor can transfer the amount from the switch-out scheme, subject to a minimum transfer of Rs.1000 and in multiples of Rs. 1 thereafter per month for 6 months, Rs. 500 and in multiples of Rs. 1 thereafter per month for 12 months and Rs. 1500 and in multiples of Rs. 1 thereafter per quarter for one year for other equity schemes, without any restriction on maintaining the minimum balance requirement as stipulated for the switch out scheme.

### Terms and conditions of daily & weekly STP:

1. Under this facility, investor can transfer a predetermined amount from one scheme (source scheme) to the other scheme (target scheme) on daily / weekly basis.
2. Currently, this facility is available through SBI Magnum InstaCash Fund (Cash & Dividend Plan), SBI Magnum Instacash Fund – Liquid Floater Plan, SBI Premier Liquid Fund, SBI Ultra Short Term Debt Fund, SBI Short Term Debt Fund & SBI Savings Fund (source Scheme) (Source Scheme).
3. Target Schemes allowed would be open ended equity schemes, SBI Magnum Balanced Fund, SBI Inflation Indexed Bond Fund, SBI Dynamic Asset Allocation Fund & SBI Gold Fund.
4. Minimum amount of STP for SBI Magnum Taxgain Scheme will be Rs. 500 & in multiples of Rs. 500 for both daily & weekly STP and for other schemes the minimum amount of STP will be Rs. 1000 and in multiples of Rs. 1 thereafter for daily STP & Rs. 2000 and in multiples of Rs. 1 thereafter for weekly STP.
5. Minimum number of instalments will be 12 for daily STP & 6 for weekly STP.

### Flex Systematic Transfer Plan (Flex STP):

Flex Systematic Transfer Plan is a facility wherein an investor under a designated open-ended scheme can opt to transfer variable amounts linked to the value of his investments on the date of transfer at pre-determined intervals from designated open-ended scheme

(source scheme) to the Growth option of another open-ended scheme (target scheme).

**Terms and conditions of Flex STP:**

- The amount to be transferred under Flex STP from source scheme to target scheme shall be calculated using the below formula:  
  
Flex STP amount = [(fixed amount to be transferred per instalment x number of instalments already executed, including the current instalment) - market value of the investments through Flex STP in the transferee scheme on the date of transfer]
- The first Flex STP instalment will be processed for the fixed instalment amount specified by the investor at the time of enrolment. From the second Flex STP instalment onwards, the transfer amount shall be computed as per formula stated above.
- Flex STP is available for Monthly and Quarterly frequencies.
- Flex STP is available only in "Growth" option of the target scheme.
- If there is any other financial transaction (purchase, redemption or switch) processed in the target scheme during the tenure of Flex STP, the Flex STP will be processed as normal STP for rest of the instalments for the fixed amount.
- A single Flex STP enrolment form can be filled for transfer into one scheme/ plan/ option only.
- In case the amount (as per the formula) to be transferred is not available in the source scheme in the investor's folio, the residual amount will be transferred to the target scheme and Flex STP will be closed.
- All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.

**Capital Appreciation Systematic Transfer Plan (CASTP):**

CASTP is a facility wherein an investor can opt to transfer the entire capital appreciation linked to the value of his investments on the date of transfer at pre-determined intervals from designated open-ended scheme (source scheme) to another open-ended scheme (target scheme).

**Terms & conditions for Capital Appreciation Systematic Transfer Plan (CASTP):**

- Investor can avail this facility by submitting the request to transfer entire capital appreciation, subject to minimum of Rs. 100 on any business day.
- Source scheme: This facility is available only under Growth option of all open ended schemes [except Equity Linked Savings Scheme & Exchange Traded Funds (ETFs)] of SBI Mutual Fund.
- Target scheme: All open ended schemes except ETFs and daily dividend option.
- The facility is available for weekly, monthly & quarterly frequencies.
- Minimum number of instalments will be 6 for weekly and monthly frequencies and 4 for quarterly frequency.
- Capital appreciation, if any, will be calculated from the enrolment date of the CASTP, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where CASTP has been processed and transferred) and the current CASTP date.
- In case end date is mentioned but start date is not mentioned, the application will be registered after the expiry of 10 days from the submission of the application for the date of transfer mentioned in the application, provided the minimum number of instalments is met.
- Minimum investment requirement in the target scheme and minimum redemption amount in the source scheme is not applicable for CASTP.
- Investor can register only one CASTP for transfer from a source scheme.

**Note 9 - Switchover facility:** Magnum/Unit holders will have the facility of switchover to other plans/options within scheme/plan/to other plans in the scheme/other schemes. Switch from Regular Plan with broker code to Direct Plan shall be subject to applicable exit load, if any. However, no exit load shall be charged for any switch from Regular Plan to Direct

Plan where the transaction received without broker code in the Regular Plan. Further, no exit load shall be levied in case of switches from Direct Plan to Regular Plan. Inter Scheme switches between schemes shall be subject to exit load as applicable for the respective scheme. Switchover between this scheme and other schemes of the Mutual Fund would be at NAV related prices. Switchovers would be at par with redemption from the outgoing option/Plan/scheme and would attract the applicable tax provisions and load at the time of switchover.

**Note 10 - Nomination facility/ succession :** Nomination facility is available only for individuals applying on their own behalf. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. Applicants can make multiple nominations upto maximum of three. NRI can also be a Nominee subject to the exchange controls in force from time to time. Applicants may change their nomination at any time. In case of multiple nominations, applicants must clearly specify the percentage of units in favour of each nominee. In case the applicants do not specify the percentage of units for each nominee, units will be distributed equally among all the nominees. Please note that the total of such allocation/share should add up to 100 percent.

As per AMFI circular of AMFI Working Group for Implementation of NISM Recommendations on "Operational Risk Issues in Mutual Fund Investor Service Processes" dated January 28, 2011, with effect from April 01, 2011, "Nomination shall be mandatory for new folios/accounts opened by individual especially with sole holding and no new folios/accounts for individuals in single holding should be opened without nomination. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate." Nomination shall not be allowed in a folio held on behalf of a minor. The Nomination form (Registration / Addition / Cancellation) should be signed by all the holders in the Folio, irrespective of the mode of holding.

**Note 11 - Declaration and signatures:**

- All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases to be attested by an authorised official of State Bank Group (SBG), Magistrate, Notary Public under his/her official seal.
- If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a duly certified notarised photocopy of the PoA. Alternatively, the original PoA can be submitted, which will be returned after verification. If the PoA is not received within 30 days of submitting the application, the application is liable to be rejected.

**Note 12 - TERMS AND CONDITIONS FOR SYSTEMATIC INVESTMENT PLAN (SIP)**

- For individual investors, the fund offers a Systematic Investment Plan (SIP) through ECS /Direct Debit or through Post Dated Cheques for all Equity Schemes. Under the SIP an investor can invest a fixed amount (for a minimum period of six months) –

**For SBI Magnum Taxgain Scheme**

- Weekly - Minimum Rs. 500 & in multiples of Rs. 500 thereafter for minimum 6 weeks
- Monthly – Minimum Rs. 500 & in multiples of Rs. 1 thereafter for minimum six months (or) minimum Rs.500 & in multiples of Re. 1 thereafter for minimum one year
- Quarterly – Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum one year

**For all others Equity Schemes**

- Weekly - Minimum Rs.1000 and in multiples of Re.1 thereafter for minimum 6 weeks
- Monthly – Minimum Rs. 1000 & in multiples of Rs. 1 thereafter for minimum six months (or) minimum Rs.500 & in multiples of Re. 1 thereafter for minimum one year
- Quarterly – Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum one year

This facility will help the investor to average out their cost of investment over a period

## Key Information Memorandum

of six months or one year and thus overcome the short-term fluctuations in the market.

SBI Chota SIP (Previously known as SBI Micro SIP) facility is available under Growth Plans of SBI Magnum Balanced Fund, SBI MMPS 93, SBI Contra Fund & SBI Blue Chip Fund for the investors having direct debit facility with the following banks:

State Bank of India, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala & State Bank of Travancore. For detailed terms & conditions please refer to Note 14.

### For Monthly and Quarterly SIP

The post-dated cheques must be dated the 1<sup>st</sup>/5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day) of every month/every quarter and drawn in favour of the Scheme and crossed "Account Payee Only". Entry in to SIP can be on any date. However investor has to select SIP cycle of 1<sup>st</sup>/5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day). In case of SIP with post-dated cheque, a minimum 15 days gap needs to be maintained between SIP entry date and SIP cycle date. Subsequent post-dated cheques to be dated 1<sup>st</sup>/5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day) of every month. All SIP cheques should be of the same amount. The application may be mailed to or submitted at any of the OPAT of the Mutual Fund. The amount will be invested in the Scheme at the closing NAV of the date of the respective SIP cycle date. The number of Units allotted to the investor will be equal to the amount invested during the month divided by the sale price for that day.

### For Weekly SIP

Weekly SIP will be done on 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> & 22<sup>nd</sup> of the month

- b) New investors need not have an existing folio for investments into respective Schemes. Such investors can start a folio with a SIP.
- The provision for 'Minimum Application Amount specified in' the respective scheme offer document will not be applicable for SIP investments. For e.g. the minimum application amount for new investors in SBI Contra Fund is Rs. 5000. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 1000 per month (6 months)/Rs. 500 per month (12 months)/Rs. 1500 per quarter (12 months)
- c) SIP offers investors the following three Plans:
- Weekly Systematic Investment Plan (WSIP)
  - Monthly Systematic Investment Plan (MSIP)
  - Quarterly Systematic Investment Plan (QSIP)
- d) Under the MSIP, the investor must submit post-dated cheques for each month. An investor is eligible to issue only one cheque for each month. For example, an investor cannot issue one cheque for June 15th and the other for June 25th under the same SIP Form. Under the QSIP, the investor must submit post-dated cheques for each quarter. An investor, is eligible to issue only one cheque for each quarter. There should be a gap of three months between two cheques. For example, an investor cannot issue one cheque for April 15th and the other for May 15th under the same SIP Form. The beginning of the quarter could be of any month for e.g. April, August, October, November, etc. Both MSIP and QSIP cannot be co-mingled. A separate SIP Form must be filled for MSIP and QSIP. Only CTS -2010 compliant post-dated cheques will be accepted.
- e) Unit holders must write the Folio number / Application number, if any, on the reverse of the cheques accompanying the Forms.
- f) Returned cheque(s) may not be presented again for collection. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
- g) An intimation of the allotment will be sent to the investor. The facility may be terminated by the investor after giving at least three weeks' written notice to the Registrar.
- h) For investment through ECS/Direct Debt, please complete the registration cum mandate form along with the application form

**Fixed-end period SIP & Top-up SIP facilities in all open ended schemes of SBI Mutual Fund offering Systematic Investment Plan (SIP) facility:**

### ● Fixed-end Period SIP

Investors can opt for a SIP for a period of 3 years, 5 years, 10 years, and 15 years in addition to the existing end date & perpetual SIP options.

### Terms and conditions of Fixed-end period for SIP are as follows:

- If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual.
- If the investor does not specify the date of SIP, the default date will be considered as 10<sup>th</sup> of every month.
- If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly.
- If the investor does not specify the plan option, the default option would be considered as Growth option.
- If investor specifies the end date and also the fixed end period, the end date would be considered.

### ● Top-up SIP

Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP.

### Terms and conditions of Top-up SIP are as follows:

- The Top-up option must be specified by the investors while enrolling for the SIP facility.
- The minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500.
- The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
- In case of Monthly SIP, Half-yearly as well as Yearly frequency are available under SIP Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly.
- In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-up.
- Top-up SIP will be allowed in all schemes in which SIP facility is being offered.
- All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
- SIP Top-up facility shall be available for SIP Investments through ECS (Debit Clearing) / Direct debit facility only.

### Note 13 - TERMS AND CONDITIONS FOR SYSTEMATIC INVESTMENT PLAN (SIP) THROUGH ECS/DIRECT DEBIT

**List of Cities for SIP ECS Facility:** Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhavnagar, Bhillwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hasan, Hubli, Hyderabad, Imphal, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshepur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shillong, Shimla, Shimoga, Sholapur, Silihuri, Surat, Tirunelveli, Tirupati, Tiruppur, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udipi, Varanasi, Vijaywada, Vizag

**LIST OF DIRECT DEBIT BANKS (All core branches):** Axis Bank, Bank Of Baroda, Bank Of India, Citibank, Corporation Bank, HDFC Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of India (including SBS & SBI Indore), State Bank of Mysore, State Bank of Patiala, State Bank of Travancore, Union Bank Of India

The AMC may alter the list of banks participating in direct debit arrangement from time to time / withdraw direct debit facility from banks, based on its experience of dealing with any such bank or add/withdraw the name of the bank with whom direct debit facility arrangement can be introduced/ discontinued as the case may be.

- i. The SIP ECS facility is offered to investors having bank account in select cities mentioned above. The debit to the bank account would be processed directly or through the RBI ECS (Debit Clearing).
- ii. Completed application form, SIP registration form and the first cheque should be submitted atleast 30 days before the first transaction date.
- iii. Completed Application Form for Cancellation/Change of Bank Mandate for SIP debit can be submitted on any date of the month and the same would be processed subject to the condition that there would be a minimum of 30 days period between the submission of the application and the SIP date.
- iv. **Investors should mandatorily give a cheque for the first transaction drawn on the same bank account for ECS facility.**
- v. The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of SBI Funds Management Pvt. Ltd without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS facility route will be discontinued without prior notice.
- vi. The bank account provided for ECS facility should participate in local MICR clearing.
- vii. **For Monthly and Quarterly SIP**

**SIP facility is available only on specific dates of the month viz. 1<sup>st</sup>/5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day). In case 1<sup>st</sup>/5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day) is a holiday then next business day.**

**For Weekly SIP**

**Weekly SIP will be done on 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> & 22<sup>nd</sup> of the month.**

- viii. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- ix. Investor will not hold SBI Funds Management Pvt. Ltd , its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
- x. SBI Funds Management Pvt Ltd., its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss , damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- xi. SBI Funds Management Pvt Ltd. reserves the right to reject any application without assigning any reason thereof.
- xii. Investors can opt for the facility of "Till further notice" for the SIP through ECS/Direct Debit by ticking appropriate box in SIP ECS/Direct Debit facility registration cum mandate form. Investor can choose to discontinue the facility of "Till further notice" by giving 30 days written notice at any of our Investor service centres.

**Note 14 - TERMS AND CONDITIONS FOR SBI CHOTA SIP (Previously known as SBI Micro SIP)**

- Minimum Investment: Rs. 100 per month and in multiples of Rs. 50/- thereof
- Enrolment period: - Minimum 5 years (60 SIPs)
- Frequency of SIP: - Only monthly (no quarterly SIP available)
- Minimum Redemption amount: - Rs. 500 and any amount in multiple of Re 1/- thereafter
- SBI Chota SIP facility would be offered to investors having direct debit facility with the following banks: State Bank of India, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala & State Bank of Travancore.

- Initially, SBI Chota SIP will be available in the following products only: -
  - SBI Magnum Balanced Fund
  - SBIMMPS
  - SBI Contra Fund
  - SBI Blue Chip Fund
- Options: - Growth Plan

In case investments under SBI Chota SIP by investors where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs 50,000 terms & conditions for Micro SIP as mentioned in Note 14 will also be applicable for SBI Chota SIP.

All other terms and conditions as applicable to Systematic Investment Plan facility as specified in Scheme Information Documents of the Schemes and earlier addendums, will also apply to SBI Chota SIP facility.

**Note 15 - APPLICATION VIA ELECTRONIC MODE**

SBIFMPL/SBIMF/Registrar to the scheme(s) (hereinafter referred to as 'Recipient') may accept certain transactions through one or more electronic mode such as facsimile, web or through any other electronic manner (hereinafter referred to as 'electronic transaction') from time to time, subject to the investor fulfilling terms and conditions stipulated as under:

- i. Acceptance of electronic transactions by the recipient will be as permitted by SEBI or other regulatory authorities or the rules & regulations governing the same;
- ii. Transmitter accepts that the electronic transactions shall not be processed until time-stamped as a valid transaction in the scheme in line with SEBI regulations;
- iii. Acceptance of electronic transactions will be solely at the risk of the transmitter of such transactions and the recipient shall not in any way be liable or responsible for any loss, damage, costs caused to the transmitter directly or indirectly, as a result of the transmitter sending or purporting to send such transactions;
- iv. Recipient will also not be liable in case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the recipient;
- v. Recipient, instead of accepting electronic transactions, may require the transmitter to apply through any other permitted manner and is under no obligation to act on any electronic transaction received, which is sent or purported to be sent by the transmitter;
- vi. Transmitter acknowledges that electronic transactions is not a secure means of giving instructions/ requests and that the transmitter is aware of the risks involved arising out of such transmission, including but not limited to, such transmission being inaccurate, incomplete, lacks clarity or quality, altered, misrepresented, unlawful, or is not received on time as prescribed, etc.;
- vii. Recipient on receiving any electronic transaction may in good faith agree to process the same on the presumption that it is transmitted in lawful manner. Recipient shall not be liable or responsible if any complaint is received thereafter in respect of such transmission;
- viii. Transmitter agrees that security procedures adopted by the recipient may include signature verification, telephone call backs which may be recorded by tape recording device and the transmitter consents to such recording and agrees to co-operate with the recipient to enable confirmation of such electronic transaction;
- ix. Transmitter agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, SBI Mutual Fund and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on electronic transaction or relying upon such electronic transaction, which is sent or purported to be sent by the transmitter.

The SBIFMPL reserves the right to discontinue the facility at any point of time.



## Note 16 - TRANSACTION CHARGES

In accordance with the terms of the SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, SEBI has allowed Asset Management Companies (AMCs) to deduct transaction charges per subscription of Rs. 10,000/- and above.

Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. As per SEBI Circular CIR/ IMD/DF/21/2012 dated September 13, 2012, distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product

Accordingly, the Fund shall deduct Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through a distributor/agent (**who have specifically "opted in" to receive the transaction charges**) as under:

### (i) First Time Mutual Fund Investor (across Mutual Funds):

Transaction charges of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance amount shall be invested in the relevant scheme opted by the investor.

### (ii) Investor other than First Time Mutual Fund Investor:

Transaction charges of Rs. 100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance amount shall be invested in the relevant scheme opted by the investor.

### (iii) Transaction charges shall not be deducted for:

- purchases /subscriptions for an amount less than Rs. 10,000/-;
- transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan/Systematic Withdrawal Plan / Dividend Transfer Plan, etc.
- purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent).
- transactions carried out through the stock exchange mode.

## Note 17 - DEMAT ACCOUNT

Investors who wish to hold Mutual Fund units in Demat mode must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. **The application form should mandatorily accompany the latest Client Master / Demat Account Statement.** If the details mentioned in the application are incomplete/incorrect or not matches with the Depository data, in such cases units shall be allotted in physical mode. Wherever units are allotted in Demat Mode, Statement of Account will be issued by the Depository concerned. Further allotment of units (through additional purchase / SIP) in the same scheme/plan will be allotted in Demat mode and investors can do further transactions through their Depository Participant only.

## Note 18 - SMS (Short Messaging Service) Transactions facility "(m-Easy)"

The SMS Transactions facility "(m-Easy)" enables Unitholders to subscribe and/or redeem Units of the Scheme by sending instructions through SMS from their registered mobile phone number on the dedicated number 9210192101. This facility is available for purchase and redemption for amounts less than Rs 1 crore. To avail this facility investor needs to provide a duly signed m-Easy mobile no. and bank mandate registration form. For purchase send SMS "INV <AMOUNT> <SCHEME CODE>", for redemption send SMS "RED <AMOUNT/ALL> <SCHEME CODE>", for switch send SMS SWT <AMOUNT / ALL> <FROM SCHEME CODE> <TO SCHEME CODE> and for any help send SMS "HELP".

For detail term & conditions, please refer SAI/ registration mandate/ website ([www.sbimf.com](http://www.sbimf.com))

## Note 19 - COMPLIANCE REQUIREMENTS UNDER FOREIGN LAWS / REGULATIONS, INCLUDING FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA"):

As a part of various ongoing tax and regulatory developments around the globe (e.g. information exchange laws such as FATCA, CRS), financial institutions like SBIFMPL are being cast with additional investor and counterparty account related due diligence requirements.

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Banks, Mutual Funds, etc. to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our investors and counterparties. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

The onus to provide accurate, adequate and timely inputs in this regard would be that of the investor or counterparty. In this regard, any change in the status or information or certification previously provided should also be intimated to SBIFMPL /Authorised Registrar / KRA, as applicable forthwith but not later than thirty days from the date of knowledge of such change in status / information.

Please note that we will be unable to provide advice to you about any tax status or FATCA/ CRS classification relevant to your account. It is your responsibility to ensure that you record your correct tax status / FATCA/ CRS classification. You may seek advice from your tax advisor in this regard.

Please note that you may receive more than one request for information if you have multiple relationships with SBI or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

## Note 20 - APPOINTMENT OF MF UTILITIES INDIA PRIVATE LIMITED

SBI Funds Management Private Limited ("the AMC") has entered into an Agreement with MF Utilities India Private Limited ("MFUI"), a "Category II – Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.

Accordingly, all financial and non-financial transactions pertaining to Schemes of SBI Mutual Fund can be done through MFU either electronically on [www.mfuonline.com](http://www.mfuonline.com) as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at [www.mfuiindia.com](http://www.mfuiindia.com) as may be updated from time to time. The Online Transaction Portal of MFU i.e. [www.mfuonline.com](http://www.mfuonline.com) and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the AMC.

Applicability of NAV shall be based on time stamping of application and realization of funds in the bank account of SBI Mutual Fund within the applicable cut-off timing. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received by MFU (physical / online). However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.

Investors are requested to note that, MFUI will allot a Common Account Number ("CAN"), a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the website of MFUI ([www.mfuiindia.com](http://www.mfuiindia.com)) to download the relevant forms.

## Note 21 – ULTIMATE BENEFICIAL OWNER

Pursuant to Prevention of Money Laundering Act, 2002 (PMLA) and Rules framed there under, SEBI Master circular dated December 31, 2010 on Anti Money Laundering (AML) sufficient information to identify persons who beneficially own or control the securities account is required to be obtained. Also, SEBI had vide its circular no. CIR/MIRSD/2/2013 dated January 24, 2013 prescribed guidelines regarding identification of Ultimate Beneficial Owner(s) ('UBO').

As per these guidelines UBO means 'Natural Person', or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement. Investors are requested to refer to the 'Declaration for UBO' for detailed guidelines on identification of UBO.

The provisions relating to UBO are not applicable where the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company. The AMC/ Trustee reserves the right to reject application forms submitted

without disclosing necessary information as prescribed under the aforesaid laws/ rules/ regulations.

Investors are requested to promptly inform the AMC if the information provided undergoes any change in future.

**Note 22 - FACILITATING TRANSACTIONS THROUGH STOCK EXCHANGE MECHANISM**

In terms of SEBI Circular SEBI/IMD/CIR No.11/183204/ 2009 dated November 13, 2009, units of the Scheme can be transacted through all the registered stock brokers of the National Stock Exchange of India Limited and / or BSE Limited who are also registered with AMFI and are empanelled as distributors with SBI Mutual Fund. Accordingly such stock brokers shall be eligible to be considered as 'official points of acceptance' of SBI Mutual Fund.

**Note 23 - ACCOMPANYING DOCUMENTS.**

Please submit the following documents alongwith your application (wherever applicable). All documents should be original / true copies certified by a Director / Trustee / Company Secretary / Authorised Signatory.

Documents	Companies	Societies	Partnership Firms	Investments through POA	Trusts	NRI	Fils*
1. Resolution / Authorisation to invest	✓	✓	✓		✓		✓
2. List of Authorised Signatories with Specimen signature(s)	✓	✓	✓	✓	✓		✓
3. Memorandum & Articles of Association	✓						
4. Trust Deed					✓		
5. Bye-laws		✓					
6. Partnership Deed			✓				
7. Overseas Auditors's Certificate							✓
8. Notarised Power of Attorney				✓			
9. Foreign Inward Remittance Certificate in case payment is made by DD from NRE/FCNR A/c where applicable						✓	
10. PAN	✓	✓	✓	✓	✓	✓	✓
11. Know Your Customer (KYC)	✓	✓	✓	✓	✓	✓	✓

\* For Fils - A copy of the SEBI registration certificate should be provided.

In case of Corporates or Non-Individual investors, all the necessary documents to be submitted along with the application form.

**COMMON APPLICATION FORM FOR EQUITY ORIENTED SCHEMES (Please fill in BLOCK Letters)**

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.

**Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 1 (p))**

\* I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

**Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor**

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (SEE NOTE 16)**

In case the subscription amount is Rs. 10,000/- or more and if your Distributor has opted to receive Transaction Charges, Rs. 150 (for first time mutual fund investor) or Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

**1. PARTICULARS OF FIRST APPLICANT (SEE NOTE 1)**

I confirm that I am a **First time** investor across Mutual Funds

I confirm that I am an **existing** investor in Mutual Funds

**EXISTING FOLIO NO.** \_\_\_\_\_ (For Existing unitholders: Please mention your Folio number, Name and PAN details and then proceed to Investment and Payment details- 8)

**Name** (Mr./Ms./M/s.) \_\_\_\_\_

**Gender**  Male  Female  Other (Third Gender) **Date of Birth** [D][D][M][M][Y][Y][Y][Y]

**Father's Name** \_\_\_\_\_

**Spouse's Name** \_\_\_\_\_

**Name of Guardian / Name of Contact Person** (in case of Minor) (in case of Institutional Investor) \_\_\_\_\_

**Relationship of Guardian in case of Minor** [Please mandatorily enclose the document evidencing the relationship of Minor with Guardian (See Note 1 h)]  Father  Mother  Legal Guardian  
(In case of Minor, please fill the following details of Guardian)

**Email ID** \_\_\_\_\_

**Mobile No.** \_\_\_\_\_  
County Code

Please register your E-mail address & Mobile number to get alerts & communication via E-mail & SMS.

**Telephone (O)** \_\_\_\_\_  
County Code

**Mandatory Enclosures**  PAN Proof  KYC Acknowledgement

**Telephone (R)** \_\_\_\_\_  
County Code

**Type of address given at KRA**  Residential  Business  Registered Office

Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes.

**PAN** \_\_\_\_\_ **PAN Exempt KYC Ref no (PEKRN for Micro investments) -** \_\_\_\_\_

Type of Identification Document given at KRA \_\_\_\_\_

**AADHAAR No** \_\_\_\_\_ Identification Document No. \_\_\_\_\_

Document Issuing Country \_\_\_\_\_

**Occupation**  Professional  Business  Government Service  Private Sector Service  Public Sector Service  Agriculturist  
(Please (✓))  Retired  Housewife  Student  Forex Dealer  Doctor  Others [Please specify] \_\_\_\_\_

**Gross Annual Income in Rs. (Please tick (✓)):**  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs - 1 Cr.  > 1 Cr. **OR**

**Networth in Rs.** \_\_\_\_\_ **as of (date)** [D][D][M][M][Y][Y][Y][Y]

**Politically Exposed Person [PEP]:**  Yes  No  Related to PEP

**For Non-individuals :** Is the entity involved / providing any of the following services  Yes  No

- For Foreign Exchange / Money Changer Services  Yes  No - Gaming / Gambling / Lottery Services (e.g. Casinos, Betting Syndicates)  Yes  No

- Money Lending / Pawning  Yes  No

**NOTE:** Non-individual applicants should mandatorily fill Annexure - I alongwith this form.

**2. PARTICULARS OF SECOND APPLICANT (SEE NOTE 1 & 2)**

**Name** Mr./Ms./M/s. \_\_\_\_\_

**Gender**  Male  Female  Other (Third Gender) **Date of Birth** [D][D][M][M][Y][Y][Y][Y]

**Father's Name** \_\_\_\_\_

**Spouse's Name** \_\_\_\_\_

**Type of address given at KRA**  Residential  Business  Registered Office

Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes.

**Investors subscribing to the scheme through SIP must complete Registration cum Mandate form compulsorily alongwith application form**

TEAR HERE

(To be filled in by the First applicant/Authorized Signatory) : Received from : _____							Signature, Date & Stamp
<b>Scheme Name</b>	<b>Plan (✓)</b>	<b>Option (✓)</b>	<b>Dividend Facility(✓)</b>	<b>Cheque/ DD Amount (Rs.)</b>	<b>Bank and Branch</b>	<b>Cheque / DD No. &amp; Date</b>	
	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer				
Attachments	All purchases are subject to realisation of cheque / demand draft						

**PAN**

**AADHAAR No**

**Occupation (Please tick (✓))**  Professional  Business  Government Service  Private Sector Service  Public Sector Service  Agriculturist  Retired  Housewife  Student  Forex Dealer  Doctor  Others [Please specify] \_\_\_\_\_

**Gross Annual Income in Rs. (Please tick (✓)):**  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs - 1 Cr.  > 1 Cr. **OR**

**Networth in Rs.** \_\_\_\_\_ **as of (date)**

**Politically Exposed Person [PEP]:**  Yes  No  Related to PEP

**Mandatory Enclosures**  PAN Proof  KYC Acknowledgement

**PAN Exempt KYC Ref no (PEKRN for Micro investments) -** \_\_\_\_\_

**Type of Identification Document given at KRA** \_\_\_\_\_

**Identification Document No.** \_\_\_\_\_

**Document Issuing Country** \_\_\_\_\_

**3. PARTICULARS OF THIRD APPLICANT (SEE NOTE 1 & 2)**

**Name** Mr./Ms./M/s.

**Gender**  Male  Female  Other (Third Gender) **Date of Birth**

**Father's Name**

**Spouse's Name**

**Type of address given at KRA**  Residential  Business  Registered Office

Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes.

**PAN**

**AADHAAR No**

**Occupation (Please tick (✓))**  Professional  Business  Government Service  Private Sector Service  Public Sector Service  Agriculturist  Retired  Housewife  Student  Forex Dealer  Doctor  Others [Please specify] \_\_\_\_\_

**Gross Annual Income in Rs. (Please tick (✓)):**  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs - 1 Cr.  > 1 Cr. **OR**

**Networth in Rs.** \_\_\_\_\_ **as of (date)**

**Politically Exposed Person [PEP]:**  Yes  No  Related to PEP

**Mandatory Enclosures**  PAN Proof  KYC Acknowledgement

**PAN Exempt KYC Ref no (PEKRN for Micro investments) -** \_\_\_\_\_

**Type of Identification Document given at KRA** \_\_\_\_\_

**Identification Document No.** \_\_\_\_\_

**Document Issuing Country** \_\_\_\_\_

**4. FATCA & CRS RELATED INFORMATION (Only for Individuals/Proprietor)**

**DETAILS OF FIRST APPLICANT**

**Country of Birth** \_\_\_\_\_ **Place of Birth** \_\_\_\_\_

**Nationality** \_\_\_\_\_

**Are you a tax resident of any country other than India?**  Yes  No

If Yes, please indicate all countries in which you are resident for tax purposes and the associated Tax Identification Numbers below:

Country (also include USA, where the individual is a citizen/ green card holder of USA)	Tax Payer Identification Number *	Identification Type (TIN or Other, please specify)

\* It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.  
(Please attach additional sheets if necessary and mention all countries in which applicant is a tax resident & provide relevant details)

**DETAILS OF SECOND APPLICANT**

**Country of Birth** \_\_\_\_\_ **Place of Birth** \_\_\_\_\_

**Nationality** \_\_\_\_\_

**Are you a tax resident of any country other than India?**  Yes  No

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

Country (also include USA, where the individual is a citizen/ green card holder of USA)	Tax Payer Identification Number	Identification Type (TIN or Other, please specify)

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.  
(Please attach additional sheets if necessary and mention all countries in which applicant is a tax resident & provide relevant details)

----- **TEAR HERE** -----

Any communication in connection with this application should be addressed to the Registrar or the Investment Manager

**Investment Manager :**  
SBI Funds Management Pvt. Ltd.  
(A Joint Venture between SBI & AMUNDI)  
9th Floor, Crescenzo, C-38 & 39,  
G Block, Bandra Kurla Complex,  
Bandra (East), Mumbai – 400 051  
Tel: 022- 61793511  
Email: customer.delight@sbimf.com

**Registrar:**  
Computer Age Management Services Pvt. Ltd.,  
SEBI Registration No. : INR000002813  
Rayala Towers, 158, Anna Salai, Chennai – 600 002  
Tel: 044 – 28881101 / 36  
Email: enq\_L@camsonline.com  
Website: www.camsonline.com

**DETAILS OF THIRD APPLICANT**

Country of Birth \_\_\_\_\_ Place of Birth \_\_\_\_\_

Nationality \_\_\_\_\_

Are you a tax resident of any country other than India?  Yes  No

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

Country (also include USA, where the individual is a citizen/ green card holder of USA)	Tax Payer Identification Number	Identification Type (TIN or Other, please specify)

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

(Please attach additional sheets if necessary and mention all countries in which applicant is a tax resident & provide relevant details)

**5. GENERAL INFORMATION – Please (✓) wherever applicable (SEE NOTE 1 m & n)**

Tax Status (Please (✓))				Mode of Holding (✓)
<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Sole-Proprietor	<input type="checkbox"/> Government Body	<input type="checkbox"/> NGO	<input type="checkbox"/> Single
<input type="checkbox"/> Resident Minor (through Guardian)	<input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Society	<input type="checkbox"/> LLP	<input type="checkbox"/> Joint
<input type="checkbox"/> NRI (Repatriable)	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> Trust	<input type="checkbox"/> PIO	<input type="checkbox"/> Any one or Survivor
<input type="checkbox"/> NRI (Non-Repatriable)	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> NPS Trust	<input type="checkbox"/> NPO	
<input type="checkbox"/> NRI – Minor (Repatriable)	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Fund of Fund	[Please specify]	
<input type="checkbox"/> NRI – Minor (Non-Repatriable)	<input type="checkbox"/> FII / FPI	<input type="checkbox"/> Gratuity Fund		
<input type="checkbox"/> Pension and Retirement Fund	<input type="checkbox"/> HUF	<input type="checkbox"/> AOP		
<input type="checkbox"/> Financial Institutions	<input type="checkbox"/> Bank	<input type="checkbox"/> BOI	[Please specify]	

**6. CONTACT DETAILS (SEE NOTE 1)**

Local Address of 1st Applicant \_\_\_\_\_

City \_\_\_\_\_ Pin \_\_\_\_\_

State \_\_\_\_\_

Address for Correspondence for NRI Applicants only (Please (✓)) Indian by Default  Foreign

Foreign Address (Mandatory for NRI / FII) \_\_\_\_\_

City \_\_\_\_\_

Country \_\_\_\_\_ Zip \_\_\_\_\_

**7. BANK PARTICULARS (As per SEBI Regulations it is mandatory for Investors to provide their bank account details) (SEE NOTE 3)**

Name of Bank \_\_\_\_\_

Branch Name and Address \_\_\_\_\_

City \_\_\_\_\_ Pin \_\_\_\_\_

Account No. \_\_\_\_\_

9 digit MICR Code \_\_\_\_\_ (This is 9 digit number next to the cheque number. Please provide a copy of CANCELLED cheque leaf)

IFS Code \_\_\_\_\_

Account Type (Please ✓)		
<input type="checkbox"/> Savings	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR
<input type="checkbox"/> Current	<input type="checkbox"/> NRE	<input type="checkbox"/> Others

**8. INVESTMENT AND PAYMENT DETAILS : I/We would like to invest in the following Scheme of SBI Mutual Fund (SEE NOTE 5)**

One time Investment  Systematic Investment Plan (SIP) (if Yes, please tick any one)

PDC (Inc case of SIP through Post Dated Cheques (PDC) it is mandatory to submit Transaction Slip mentioning PDC details)

Auto Debit / ECS (Inc case of SIP through ECS/Auto Debit mode it is mandatory to submit SIP Enrolment Cum Auto Debit/ECS Mandate Form)

Scheme Name		
Plan (Please ✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	In case of Dividend Transfer facility, please mention target scheme along with plan/option.
Option (Please ✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	
Dividend Facility (Please ✓)	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer	Scheme / Plan / Option _____

Cheque / DD Amount (Rs.)	Drawn on Bank and Branch	Cheque / D.D. No. & Date
Investment Amount (Rs. in Figures)	Investment Amount (Rs. in Words)	

For third party cheques please see Note 3 vii.



**COMMON APPLICATION FORM FOR EQUITY ORIENTED SCHEMES (Please fill in BLOCK Letters)**

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.

**Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 1 (p))**

\* I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (SEE NOTE 16)**

In case the subscription amount is Rs. 10,000/- or more and if your Distributor has opted to receive Transaction Charges, Rs. 150 (for first time mutual fund investor) or Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

**1. PARTICULARS OF FIRST APPLICANT (SEE NOTE 1)**

I confirm that I am a **First time** investor across Mutual Funds

I confirm that I am an **existing** investor in Mutual Funds

**EXISTING FOLIO NO.** \_\_\_\_\_ (For Existing unitholders: Please mention your Folio number, Name and PAN details and then proceed to Investment and Payment details- 8)

**Name** (Mr./Ms./M/s.) \_\_\_\_\_

**Gender**  Male  Female  Other (Third Gender) **Date of Birth** \_\_\_\_\_

**Father's Name** \_\_\_\_\_

**Spouse's Name** \_\_\_\_\_

**Name of Guardian / Name of Contact Person** \_\_\_\_\_  
(in case of Minor) (in case of Institutional Investor)

**Relationship of Guardian in case of Minor** [Please mandatorily enclose the document evidencing the relationship of Minor with Guardian (See Note 1 h)]  Father  Mother  Legal Guardian  
(In case of Minor, please fill the following details of Guardian)

**Email ID** \_\_\_\_\_

**Mobile No.** \_\_\_\_\_  
County Code \_\_\_\_\_

Please register your E-mail address & Mobile number to get alerts & communication via E-mail & SMS.

**Telephone (O)** \_\_\_\_\_  
County Code \_\_\_\_\_

**Mandatory Enclosures**  PAN Proof  KYC Acknowledgement

**Telephone (R)** \_\_\_\_\_  
County Code \_\_\_\_\_

**Type of address given at KRA**  Residential  Business  Registered Office

Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes.

**PAN** \_\_\_\_\_ **PAN Exempt KYC Ref no (PEKRN for Micro investments) -** \_\_\_\_\_

Type of Identification Document given at KRA \_\_\_\_\_

**AADHAAR No** \_\_\_\_\_ Identification Document No. \_\_\_\_\_

Document Issuing Country \_\_\_\_\_

**Occupation**  Professional  Business  Government Service  Private Sector Service  Public Sector Service  Agriculturist  
(Please (✓))  Retired  Housewife  Student  Forex Dealer  Doctor  Others [Please specify] \_\_\_\_\_

**Gross Annual Income in Rs. (Please tick (✓)):**  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs - 1 Cr.  > 1 Cr. **OR**

**Networth in Rs.** \_\_\_\_\_ **as of (date)** \_\_\_\_\_

**Politically Exposed Person [PEP]:**  Yes  No  Related to PEP

**For Non-individuals :** Is the entity involved / providing any of the following services  Yes  No

- For Foreign Exchange / Money Changer Services  Yes  No - Gaming / Gambling / Lottery Services (e.g. Casinos, Betting Syndicates)  Yes  No

- Money Lending / Pawning  Yes  No

**NOTE:** Non-individual applicants should mandatorily fill Annexure - I alongwith this form.

**2. PARTICULARS OF SECOND APPLICANT (SEE NOTE 1 & 2)**

**Name** Mr./Ms./M/s. \_\_\_\_\_

**Gender**  Male  Female  Other (Third Gender) **Date of Birth** \_\_\_\_\_

**Father's Name** \_\_\_\_\_

**Spouse's Name** \_\_\_\_\_

**Type of address given at KRA**  Residential  Business  Registered Office

Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes.

**Investors subscribing to the scheme through SIP must complete Registration cum Mandate form compulsorily alongwith application form**

TEAR HERE

(To be filled in by the First applicant/Authorized Signatory) : Received from : _____							Signature, Date & Stamp
<b>Scheme Name</b>	<b>Plan (✓)</b>	<b>Option (✓)</b>	<b>Dividend Facility(✓)</b>	<b>Cheque/ DD Amount (Rs.)</b>	<b>Bank and Branch</b>	<b>Cheque / DD No. &amp; Date</b>	
	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer				
Attachments				All purchases are subject to realisation of cheque / demand draft			

**PAN**

**AADHAAR No**

**Occupation (Please tick (✓))**  Professional  Business  Government Service  Private Sector Service  Public Sector Service  Agriculturist  Retired  Housewife  Student  Forex Dealer  Doctor  Others [Please specify] \_\_\_\_\_

**Gross Annual Income in Rs. (Please tick (✓)):**  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs - 1 Cr.  > 1 Cr. **OR**

**Networth in Rs.** \_\_\_\_\_ **as of (date)**

**Politically Exposed Person [PEP]:**  Yes  No  Related to PEP

**Mandatory Enclosures**  PAN Proof  KYC Acknowledgement

**PAN Exempt KYC Ref no (PEKRN for Micro investments) -** \_\_\_\_\_

**Type of Identification Document given at KRA** \_\_\_\_\_

**Identification Document No.** \_\_\_\_\_

**Document Issuing Country** \_\_\_\_\_

**3. PARTICULARS OF THIRD APPLICANT (SEE NOTE 1 & 2)**

**Name** Mr./Ms./M/s.

**Gender**  Male  Female  Other (Third Gender) **Date of Birth**

**Father's Name**

**Spouse's Name**

**Type of address given at KRA**  Residential  Business  Registered Office

Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes.

**PAN**

**AADHAAR No**

**Occupation (Please tick (✓))**  Professional  Business  Government Service  Private Sector Service  Public Sector Service  Agriculturist  Retired  Housewife  Student  Forex Dealer  Doctor  Others [Please specify] \_\_\_\_\_

**Gross Annual Income in Rs. (Please tick (✓)):**  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs - 1 Cr.  > 1 Cr. **OR**

**Networth in Rs.** \_\_\_\_\_ **as of (date)**

**Politically Exposed Person [PEP]:**  Yes  No  Related to PEP

**Mandatory Enclosures**  PAN Proof  KYC Acknowledgement

**PAN Exempt KYC Ref no (PEKRN for Micro investments) -** \_\_\_\_\_

**Type of Identification Document given at KRA** \_\_\_\_\_

**Identification Document No.** \_\_\_\_\_

**Document Issuing Country** \_\_\_\_\_

**4. FATCA & CRS RELATED INFORMATION (Only for Individuals/Proprietor)**

**DETAILS OF FIRST APPLICANT**

**Country of Birth** \_\_\_\_\_ **Place of Birth** \_\_\_\_\_

**Nationality** \_\_\_\_\_

**Are you a tax resident of any country other than India?**  Yes  No

**If Yes,** please indicate all countries in which you are resident for tax purposes and the associated Tax Identification Numbers below:

Country (also include USA, where the individual is a citizen/ green card holder of USA)	Tax Payer Identification Number *	Identification Type (TIN or Other, please specify)

\* It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.  
(Please attach additional sheets if necessary and mention all countries in which applicant is a tax resident & provide relevant details)

**DETAILS OF SECOND APPLICANT**

**Country of Birth** \_\_\_\_\_ **Place of Birth** \_\_\_\_\_

**Nationality** \_\_\_\_\_

**Are you a tax resident of any country other than India?**  Yes  No

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

Country (also include USA, where the individual is a citizen/ green card holder of USA)	Tax Payer Identification Number	Identification Type (TIN or Other, please specify)

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.  
(Please attach additional sheets if necessary and mention all countries in which applicant is a tax resident & provide relevant details)

----- **TEAR HERE** -----

Any communication in connection with this application should be addressed to the Registrar or the Investment Manager

**Investment Manager :**  
SBI Funds Management Pvt. Ltd.  
(A Joint Venture between SBI & AMUNDI)  
9th Floor, Crescenzo, C-38 & 39,  
G Block, Bandra Kurla Complex,  
Bandra (East), Mumbai – 400 051  
Tel: 022- 61793511  
Email: customer.delight@sbimf.com

**Registrar:**  
Computer Age Management Services Pvt. Ltd.,  
SEBI Registration No. : INR000002813  
Rayala Towers, 158, Anna Salai, Chennai – 600 002  
Tel: 044 – 28881101 / 36  
Email: enq\_L@camsonline.com  
Website: www.camsonline.com



**DETAILS OF THIRD APPLICANT**

Country of Birth \_\_\_\_\_ Place of Birth \_\_\_\_\_

Nationality \_\_\_\_\_

Are you a tax resident of any country other than India?  Yes  No

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

Country (also include USA, where the individual is a citizen/ green card holder of USA)	Tax Payer Identification Number	Identification Type (TIN or Other, please specify)

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

(Please attach additional sheets if necessary and mention all countries in which applicant is a tax resident & provide relevant details)

**5. GENERAL INFORMATION – Please (✓) wherever applicable (SEE NOTE 1 m & n)**

Tax Status (Please (✓))				Mode of Holding (✓)
<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Sole-Proprietor	<input type="checkbox"/> Government Body	<input type="checkbox"/> NGO	<input type="checkbox"/> Single
<input type="checkbox"/> Resident Minor (through Guardian)	<input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Society	<input type="checkbox"/> LLP	<input type="checkbox"/> Joint
<input type="checkbox"/> NRI (Repatriable)	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> Trust	<input type="checkbox"/> PIO	<input type="checkbox"/> Any one or Survivor
<input type="checkbox"/> NRI (Non-Repatriable)	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> NPS Trust	<input type="checkbox"/> NPO	
<input type="checkbox"/> NRI – Minor (Repatriable)	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Fund of Fund	[Please specify]	
<input type="checkbox"/> NRI – Minor (Non-Repatriable)	<input type="checkbox"/> FII / FPI	<input type="checkbox"/> Gratuity Fund		
<input type="checkbox"/> Pension and Retirement Fund	<input type="checkbox"/> HUF	<input type="checkbox"/> AOP		
<input type="checkbox"/> Financial Institutions	<input type="checkbox"/> Bank	<input type="checkbox"/> BOI	<input type="checkbox"/> Others	
			[Please specify]	

**6. CONTACT DETAILS (SEE NOTE 1)**

Local Address of 1st Applicant \_\_\_\_\_

City \_\_\_\_\_ Pin \_\_\_\_\_

State \_\_\_\_\_

Address for Correspondence for NRI Applicants only (Please (✓)) Indian by Default  Foreign

Foreign Address (Mandatory for NRI / FII) \_\_\_\_\_

City \_\_\_\_\_

Country \_\_\_\_\_ Zip \_\_\_\_\_

**7. BANK PARTICULARS (As per SEBI Regulations it is mandatory for Investors to provide their bank account details) (SEE NOTE 3)**

Name of Bank \_\_\_\_\_

Branch Name and Address \_\_\_\_\_

City \_\_\_\_\_ Pin \_\_\_\_\_

Account No. \_\_\_\_\_

9 digit MICR Code \_\_\_\_\_ (This is 9 digit number next to the cheque number. Please provide a copy of CANCELLED cheque leaf)

IFS Code \_\_\_\_\_

Account Type (Please ✓)		
<input type="checkbox"/> Savings	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR
<input type="checkbox"/> Current	<input type="checkbox"/> NRE	<input type="checkbox"/> Others

**8. INVESTMENT AND PAYMENT DETAILS : I/We would like to invest in the following Scheme of SBI Mutual Fund (SEE NOTE 5)**

One time Investment  Systematic Investment Plan (SIP) (if Yes, please tick any one)

PDC (Inc case of SIP through Post Dated Cheques (PDC) it is mandatory to submit Transaction Slip mentioning PDC details)

Auto Debit / ECS (Inc case of SIP through ECS/Auto Debit mode it is mandatory to submit SIP Enrolment Cum Auto Debit/ECS Mandate Form)

Scheme Name		
Plan (Please ✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	In case of Dividend Transfer facility, please mention target scheme along with plan/option.
Option (Please ✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	
Dividend Facility (Please ✓)	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer	Scheme / Plan / Option _____

Cheque / DD Amount (Rs.)	Drawn on Bank and Branch	Cheque / D.D. No. & Date
Investment Amount (Rs. in Figures)	Investment Amount (Rs. in Words)	

For third party cheques please see Note 3 vii.



**COMMON APPLICATION FORM FOR EQUITY ORIENTED SCHEMES (Please fill in BLOCK Letters)**

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 1 (p))

\* I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGNATURE(S)			
	<b>1st Applicant / Guardian / Authorised Signatory</b>	<b>2nd Applicant / Authorised Signatory</b>	<b>3rd Applicant / Authorised Signatory</b>

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (SEE NOTE 16)**

In case the subscription amount is Rs. 10,000/- or more and if your Distributor has opted to receive Transaction Charges, Rs. 150 (for first time mutual fund investor) or Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

**1. PARTICULARS OF FIRST APPLICANT (SEE NOTE 1)**

I confirm that I am a **First time** investor across Mutual Funds

I confirm that I am an **existing** investor in Mutual Funds

**EXISTING FOLIO NO.** \_\_\_\_\_ (For Existing unitholders: Please mention your Folio number, Name and PAN details and then proceed to Investment and Payment details- 8)

**Name** (Mr./Ms./M/s.) \_\_\_\_\_

**Gender**  Male  Female  Other (Third Gender) **Date of Birth** [D][D][M][M][Y][Y][Y][Y]

**Father's Name** \_\_\_\_\_

**Spouse's Name** \_\_\_\_\_

**Name of Guardian / Name of Contact Person** (in case of Minor) (in case of Institutional Investor) \_\_\_\_\_

**Relationship of Guardian in case of Minor** [Please mandatorily enclose the document evidencing the relationship of Minor with Guardian (See Note 1 h)]  Father  Mother  Legal Guardian  
(In case of Minor, please fill the following details of Guardian)

**Email ID** \_\_\_\_\_

**Mobile No.** \_\_\_\_\_  
County Code

Please register your E-mail address & Mobile number to get alerts & communication via E-mail & SMS.

**Telephone (O)** \_\_\_\_\_  
County Code

**Mandatory Enclosures**  PAN Proof  KYC Acknowledgement

**Telephone (R)** \_\_\_\_\_  
County Code

**Type of address given at KRA**  Residential  Business  Registered Office

Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes.

**PAN** \_\_\_\_\_ **PAN Exempt KYC Ref no (PEKRN for Micro investments) -** \_\_\_\_\_

Type of Identification Document given at KRA \_\_\_\_\_

**AADHAAR No** \_\_\_\_\_ Identification Document No. \_\_\_\_\_

Document Issuing Country \_\_\_\_\_

**Occupation**  Professional  Business  Government Service  Private Sector Service  Public Sector Service  Agriculturist  
(Please (✓))  Retired  Housewife  Student  Forex Dealer  Doctor  Others [Please specify] \_\_\_\_\_

**Gross Annual Income in Rs. (Please tick (✓)):**  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs - 1 Cr.  > 1 Cr. **OR**

**Networth in Rs.** \_\_\_\_\_ **as of (date)** [D][D][M][M][Y][Y][Y][Y]

**Politically Exposed Person [PEP]:**  Yes  No  Related to PEP

**For Non-individuals :** Is the entity involved / providing any of the following services  Yes  No

- For Foreign Exchange / Money Changer Services  Yes  No - Gaming / Gambling / Lottery Services (e.g. Casinos, Betting Syndicates)  Yes  No

- Money Lending / Pawning  Yes  No

**NOTE:** Non-individual applicants should mandatorily fill Annexure - I alongwith this form.

**2. PARTICULARS OF SECOND APPLICANT (SEE NOTE 1 & 2)**

**Name** (Mr./Ms./M/s.) \_\_\_\_\_

**Gender**  Male  Female  Other (Third Gender) **Date of Birth** [D][D][M][M][Y][Y][Y][Y]

**Father's Name** \_\_\_\_\_

**Spouse's Name** \_\_\_\_\_

**Type of address given at KRA**  Residential  Business  Registered Office

Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes.

**Investors subscribing to the scheme through SIP must complete Registration cum Mandate form compulsorily alongwith application form**

TEAR HERE

(To be filled in by the First applicant/Authorized Signatory) : Received from : _____							Signature, Date & Stamp
<b>Scheme Name</b>	<b>Plan (✓)</b>	<b>Option (✓)</b>	<b>Dividend Facility(✓)</b>	<b>Cheque/ DD Amount (Rs.)</b>	<b>Bank and Branch</b>	<b>Cheque / DD No. &amp; Date</b>	
	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer				
Attachments	All purchases are subject to realisation of cheque / demand draft						

**PAN**

**AADHAAR No**

**Occupation (Please tick (✓))**  Professional  Business  Government Service  Private Sector Service  Public Sector Service  Agriculturist  Retired  Housewife  Student  Forex Dealer  Doctor  Others [Please specify] \_\_\_\_\_

**Gross Annual Income in Rs. (Please tick (✓)):**  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs - 1 Cr.  > 1 Cr. **OR**

**Networth in Rs.** \_\_\_\_\_ **as of (date)**

**Politically Exposed Person [PEP]:**  Yes  No  Related to PEP

**Mandatory Enclosures**  PAN Proof  KYC Acknowledgement

**PAN Exempt KYC Ref no (PEKRN for Micro investments) -** \_\_\_\_\_

**Type of Identification Document given at KRA** \_\_\_\_\_

**Identification Document No.** \_\_\_\_\_

**Document Issuing Country** \_\_\_\_\_

**3. PARTICULARS OF THIRD APPLICANT (SEE NOTE 1 & 2)**

**Name** Mr./Ms./M/s.

**Gender**  Male  Female  Other (Third Gender) **Date of Birth**

**Father's Name**

**Spouse's Name**

**Type of address given at KRA**  Residential  Business  Registered Office

Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes.

**PAN**

**AADHAAR No**

**Occupation (Please tick (✓))**  Professional  Business  Government Service  Private Sector Service  Public Sector Service  Agriculturist  Retired  Housewife  Student  Forex Dealer  Doctor  Others [Please specify] \_\_\_\_\_

**Gross Annual Income in Rs. (Please tick (✓)):**  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs - 1 Cr.  > 1 Cr. **OR**

**Networth in Rs.** \_\_\_\_\_ **as of (date)**

**Politically Exposed Person [PEP]:**  Yes  No  Related to PEP

**Mandatory Enclosures**  PAN Proof  KYC Acknowledgement

**PAN Exempt KYC Ref no (PEKRN for Micro investments) -** \_\_\_\_\_

**Type of Identification Document given at KRA** \_\_\_\_\_

**Identification Document No.** \_\_\_\_\_

**Document Issuing Country** \_\_\_\_\_

**4. FATCA & CRS RELATED INFORMATION (Only for Individuals/Proprietor)**

**DETAILS OF FIRST APPLICANT**

**Country of Birth** \_\_\_\_\_ **Place of Birth** \_\_\_\_\_

**Nationality** \_\_\_\_\_

**Are you a tax resident of any country other than India?**  Yes  No

**If Yes, please indicate all countries in which you are resident for tax purposes and the associated Tax Identification Numbers below:**

Country (also include USA, where the individual is a citizen/ green card holder of USA)	Tax Payer Identification Number *	Identification Type (TIN or Other, please specify)

\* It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.  
(Please attach additional sheets if necessary and mention all countries in which applicant is a tax resident & provide relevant details)

**DETAILS OF SECOND APPLICANT**

**Country of Birth** \_\_\_\_\_ **Place of Birth** \_\_\_\_\_

**Nationality** \_\_\_\_\_

**Are you a tax resident of any country other than India?**  Yes  No

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

Country (also include USA, where the individual is a citizen/ green card holder of USA)	Tax Payer Identification Number	Identification Type (TIN or Other, please specify)

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.  
(Please attach additional sheets if necessary and mention all countries in which applicant is a tax resident & provide relevant details)

----- **TEAR HERE** -----

Any communication in connection with this application should be addressed to the Registrar or the Investment Manager

**Investment Manager :**  
SBI Funds Management Pvt. Ltd.  
(A Joint Venture between SBI & AMUNDI)  
9th Floor, Crescenzo, C-38 & 39,  
G Block, Bandra Kurla Complex,  
Bandra (East), Mumbai – 400 051  
Tel: 022- 61793511  
Email: customer.delight@sbimf.com

**Registrar:**  
Computer Age Management Services Pvt. Ltd.,  
SEBI Registration No. : INR000002813  
Rayala Towers, 158, Anna Salai, Chennai – 600 002  
Tel: 044 – 28881101 / 36  
Email: enq\_L@camsonline.com  
Website: www.camsonline.com

**DETAILS OF THIRD APPLICANT**

Country of Birth \_\_\_\_\_ Place of Birth \_\_\_\_\_

Nationality \_\_\_\_\_

Are you a tax resident of any country other than India?  Yes  No

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

Country (also include USA, where the individual is a citizen/ green card holder of USA)	Tax Payer Identification Number	Identification Type (TIN or Other, please specify)

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

(Please attach additional sheets if necessary and mention all countries in which applicant is a tax resident & provide relevant details)

**5. GENERAL INFORMATION – Please (✓) wherever applicable (SEE NOTE 1 m & n)**

Tax Status (Please (✓))				Mode of Holding (✓)
<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Sole-Proprietor	<input type="checkbox"/> Government Body	<input type="checkbox"/> NGO	<input type="checkbox"/> Single
<input type="checkbox"/> Resident Minor (through Guardian)	<input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Society	<input type="checkbox"/> LLP	<input type="checkbox"/> Joint
<input type="checkbox"/> NRI (Repatriable)	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> Trust	<input type="checkbox"/> PIO	<input type="checkbox"/> Any one or Survivor
<input type="checkbox"/> NRI (Non-Repatriable)	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> NPS Trust	<input type="checkbox"/> NPO	
<input type="checkbox"/> NRI – Minor (Repatriable)	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Fund of Fund	[Please specify]	
<input type="checkbox"/> NRI – Minor (Non-Repatriable)	<input type="checkbox"/> FII / FPI	<input type="checkbox"/> Gratuity Fund		
<input type="checkbox"/> Pension and Retirement Fund	<input type="checkbox"/> HUF	<input type="checkbox"/> AOP		
<input type="checkbox"/> Financial Institutions	<input type="checkbox"/> Bank	<input type="checkbox"/> BOI	<input type="checkbox"/> Others	
			[Please specify]	

**6. CONTACT DETAILS (SEE NOTE 1)**

Local Address of 1st Applicant \_\_\_\_\_

City \_\_\_\_\_ Pin \_\_\_\_\_

State \_\_\_\_\_

Address for Correspondence for NRI Applicants only (Please (✓)) Indian by Default  Foreign

Foreign Address (Mandatory for NRI / FII) \_\_\_\_\_

City \_\_\_\_\_

Country \_\_\_\_\_ Zip \_\_\_\_\_

**7. BANK PARTICULARS (As per SEBI Regulations it is mandatory for Investors to provide their bank account details) (SEE NOTE 3)**

Name of Bank \_\_\_\_\_

Branch Name and Address \_\_\_\_\_

City \_\_\_\_\_ Pin \_\_\_\_\_

Account No. \_\_\_\_\_

9 digit MICR Code \_\_\_\_\_ (This is 9 digit number next to the cheque number. Please provide a copy of CANCELLED cheque leaf)

IFS Code \_\_\_\_\_

Account Type (Please ✓)		
<input type="checkbox"/> Savings	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR
<input type="checkbox"/> Current	<input type="checkbox"/> NRE	<input type="checkbox"/> Others

**8. INVESTMENT AND PAYMENT DETAILS : I/We would like to invest in the following Scheme of SBI Mutual Fund (SEE NOTE 5)**

One time Investment  Systematic Investment Plan (SIP) (if Yes, please tick any one)

PDC (Inc case of SIP through Post Dated Cheques (PDC) it is mandatory to submit Transaction Slip mentioning PDC details)

Auto Debit / ECS (Inc case of SIP through ECS/Auto Debit mode it is mandatory to submit SIP Enrolment Cum Auto Debit/ECS Mandate Form)

Scheme Name	
Plan (Please ✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct
Option (Please ✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend
Dividend Facility (Please ✓)	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer

In case of Dividend Transfer facility, please mention target scheme along with plan/option.

Scheme / Plan / Option \_\_\_\_\_

Cheque / DD Amount (Rs.)	Drawn on Bank and Branch	Cheque / D.D. No. & Date
Investment Amount (Rs. in Figures)	Investment Amount (Rs. in Words)	

For third party cheques please see Note 3 vii.



**ANNEXURE I - DETAILS OF ULTIMATE BENEFICIAL OWNER/ CONTROLLING PERSON INCLUDING ADDITIONAL FATCA & CRS INFORMATION**

 Name of the Entity 

 Customer ID / Folio Number 

 PAN  Date of incorporation DD / MM / YYYY

 Type of address given at KRA: Residential  Business  Registered Office 

\*Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA &amp; notify the changes\*

 Type of Identification Document given at KRA 

 Identification Document No. 

 Document Issuing Country 

 Place of incorporation 

 Country of incorporation 

 Entity Constitution Type:
  Partnership Firm
  HUF
  Private Limited Company
  Public Limited Company
  Society
  AOP/BOI
  Trust
  Liquidator
  Limited Liability Partnership
  Artificial Juridical Person
  Others specify \_\_\_\_\_

**Please tick the applicable tax resident declaration -**

 1. Is "Entity" a tax resident of any country other than India  Yes  No

(If yes, please provide all countries in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number*	Identification Type (TIN or Other, please specify)

\* In case Tax Identification Number is not available, kindly provide its functional equivalent. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

 In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code<sup>8</sup> here 
**FATCA & CRS Declaration**

(Please consult your professional tax advisor for further guidance on FATCA &amp; CRS classification)

**PART A (to be filled by Financial Institutions or Direct Reporting NFEs)**

 1. We are a: GIIN   
 Financial institution<sup>1</sup>  or  
 Direct reporting NFE<sup>2</sup>   
 Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below  
 Name of sponsoring entity   
 (please tick as appropriate)  
 GIIN not available (please tick as applicable)  Applied for  
 (Applicable only for Financial Institutions)  Not required to apply for - please specify 2 digits sub-category<sup>3</sup>   
 Not obtained – Non-participating FI

**PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")**

 1. Is the Entity a publicly traded company<sup>4</sup> (that is, a company whose shares are regularly traded on an established securities market)? Yes  (If yes, please specify any one stock exchange on which the stock is regularly traded)  
 Name of stock exchange \_\_\_\_\_  
 2. Is the Entity a related entity<sup>5</sup> of a publicly traded company (a company whose shares are regularly traded on an established securities market)? Yes  (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)  
 Name of listed company \_\_\_\_\_  
 Nature of relation:  Subsidiary of the Listed Company or  Controlled by a Listed Company  
 Name of stock exchange \_\_\_\_\_  
 3. Is the Entity an active<sup>6</sup> NFE? Yes  (If yes, please fill UBO declaration in the next section.)  
 Nature of Business \_\_\_\_\_  
 Please specify the sub-category of Active NFE  (Mention code – refer 2c of Part D)  
 4. Is the Entity a passive<sup>7</sup> NFE? Yes  (If yes, please fill UBO declaration in the next section.)  
 Nature of Business \_\_\_\_\_





**PART D FATCA and CRS Instructions & Definitions**

**1 Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- ∇ Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
  - ∇ Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
    - (i) The three financial years preceding the year in which determination is made; or
    - (ii) The period during which the entity has been in existence, whichever is less.
  - ∇ Investment entity is any entity:
    - ∇ That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
      - (I) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
      - (ii) Individual and collective portfolio management; or
      - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
- or
- ∇ The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

∇ Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

A. FI not required to apply for GIIN:	
Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI (Please provide Owner Reporting Statement or Auditor's Letter with required details as mentioned in Form W8 BEN E)

**2. Non-financial entity (NFE) - Any entity that is not a financial institution**

Types of NFEs that are regarded as excluded NFE are:

- a. *Publicly traded company (listed company)*  
A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
- b. *Related entity of a publicly traded company*  
The NFE is a related entity of an entity of which is regularly traded on an established securities market;

C. Active NFE : (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> <li>ÿ It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>ÿ It is exempt from income tax in India;</li> <li>ÿ It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ul style="list-style-type: none"> <li>(I) an Investor Protection Fund referred to in clause (23EA);</li> <li>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ul>

**3. Other definitions**

(i) <b>Related entity</b>	An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.
(ii) <b>Passive NFE</b>	<p>The term passive NFE means</p> <ul style="list-style-type: none"> <li>(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or</li> <li>(ii) an investment entity defined in clause 1 of part D of these instructions</li> <li>(iii) a withholding foreign partnership or withholding foreign trust;</li> </ul> <p>(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)</p>
(iii) <b>Passive income</b>	<p>The term passive income includes income by way of :</p> <ul style="list-style-type: none"> <li>(1) Dividends,</li> <li>(2) Interest</li> <li>(3) Income equivalent to interest,</li> <li>(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE</li> <li>(5) Annuities</li> <li>(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income</li> <li>(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,</li> <li>(8) The excess of foreign currency gains over foreign currency losses</li> <li>(9) Net income from swaps</li> <li>(10) Amounts received under cash value insurance contracts</li> </ul> <p>But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer</p>

(iv) *Controlling persons*

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement--trust-trustee
06	CP of legal arrangement--trust-protector
07	CP of legal arrangement--trust-beneficiary
08	CP of legal arrangement--trust-other
09	CP of legal arrangement—Other-settlor equivalent
10	CP of legal arrangement—Other-trustee equivalent
11	CP of legal arrangement—Other-protector equivalent
12	CP of legal arrangement—Other-beneficiary equivalent
13	CP of legal arrangement—Other-other equivalent
14	Unknown

(v) *Specified U.S. person – A U.S. person other than the following:*

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) *Owner documented FFI*

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) *Direct reporting NFE*

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) *Exemption code for U.S. persons*

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

## INSTRUCTIONS FOR THE ULTIMATE BENEFICIAL OWNERSHIP (UBO)

As per SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 regarding Client Due Diligence policy, related circulars on anti-money laundering and SEBI circular No.CIR/MIRSD/2/2013 dated January 24, 2013, non-individuals and trusts are required to provide details of ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement.

### A. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
  - more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
  - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;
  - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

### B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

### C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such companies. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012, for the purpose of identification of beneficial ownership of the client

### D. KYC requirements

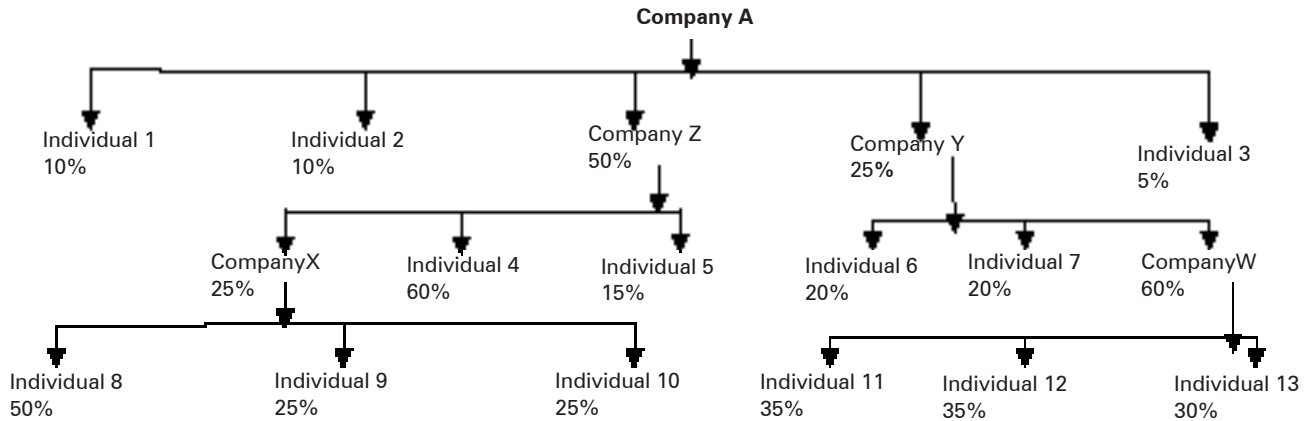
Beneficial Owner(s) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the listed Beneficial Owner(s).

### E. UBO Codes:

UBO Code	Description
UBO-1	Controlling ownership interest of more than 25% of shares or capital or profits of the juridical person [Investor], where the juridical person is a company
UBO-2	Controlling ownership interest of more than 15% of the capital or profits of the juridical person [Investor], where the juridical person is a partnership
UBO-3	Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person [Investor], where the juridical person is an unincorporated association or body of individuals
UBO-4	Natural person exercising control over the juridical person through other means exercised through voting rights, agreement, arrangements or in any other manner <i>[In cases where there exists doubt under clause UBO-1 to UBO-3 above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests]</i>
UBO-5	Natural person who holds the position of senior managing official <i>[In case no natural person cannot be identified as above]</i>
UBO-6	The settlor(s) of the trust
UBO-7	Trustee(s) of the Trust
UBO-8	The Protector(s) of the Trust [if applicable].
UBO-9	The beneficiaries with 15% or more interest in the trust if they are natural person(s)
UBO-10	Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership

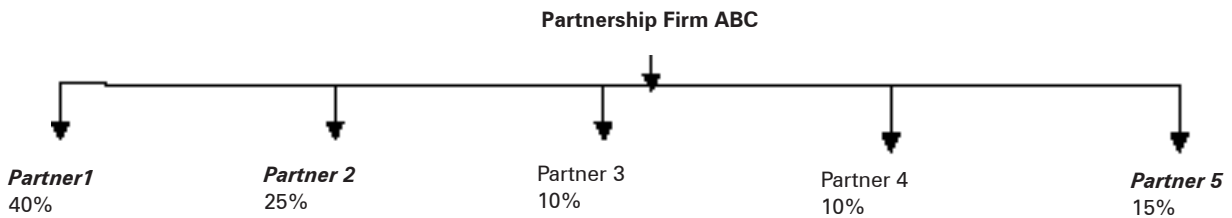
**Sample Illustrations for ascertaining beneficial ownership:**

**Illustration No. 1 – Company A**



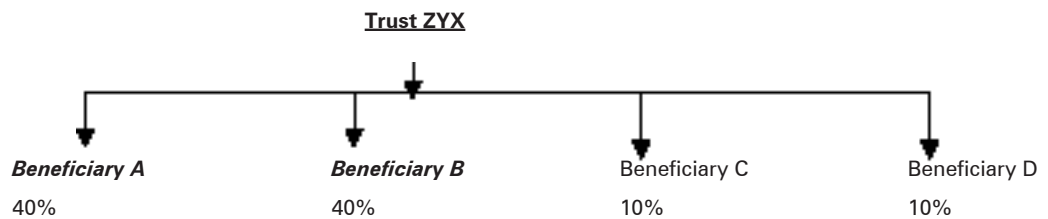
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 30% in Company A. Hence details of Individual 4 has to be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control

**Illustration No. 2 – Partner ABC**



For Partnership Firm ABC, Partners 1, 2 & 5 are considered as UBO as each of them holds  $\geq 15\%$  of capital. KYC proof for these partners needs to be submitted including shareholding

**Illustration No. 3 – Trustee ZYX**



For Trust ZYX, Beneficiaries A & B are considered as UBO as they are entitled to get benefitted for  $> 15\%$  of funds used KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

**SIP REGISTRATION CUM MANDATE FORM (ECS / DIRECT DEBIT / NACH FACILITY)**

New Investors subscribing to the scheme through SIP (ECS / Direct Debit / NACH Facility) must complete this form compulsorily alongwith Common Application Form

(Application should be submitted atleast 30 days before the 1st ECS/Direct Debit/NACH debit date)

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 1 (p))

\* I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY**

In case the subscription amount is Rs. 10,000/- or more and if your Distributor has opted to receive Transaction Charges, Rs. 150/- (for first time mutual fund investor) or Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

Please (✓)  SIP Registration  SIP - Change in Bank Details

**INVESTOR DETAILS**

Folio No./Application No.  (Existing unitholders: Please mention your Folio Number. New applicants: Please mention the Application Number)

Name of 1st Applicant (Mr/Ms/M/s)

Name of Father/Guardian in case of Minor

**PAN DETAILS**

First Applicant / Guardian	Second Applicant	Third Applicant
<input type="text"/>	<input type="text"/>	<input type="text"/>
Mandatory Enclosures	Mandatory Enclosures	Mandatory Enclosures
<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement	<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement	<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement
PAN Exempt KYC Ref no (PEKRN for Micro investments) - <input type="text"/>	PAN Exempt KYC Ref no (PEKRN for Micro investments) - <input type="text"/>	PAN Exempt KYC Ref no (PEKRN for Micro investments) - <input type="text"/>

**SIP DETAILS (ECS in select cities or Direct Debit/NACH in select banks only)**

SIP with Cheque  SIP without Cheque

Scheme Name

Plan (Please ✓)  Regular  Direct

Option (Please ✓)  Growth  Dividend (Frequency)

Dividend Facility (Please ✓)  Reinvestment  Payout

First Cheque No.

(Note : Cheque should be drawn on bank account mentioned below)

SIP Frequency (Please ✓ any one)  Weekly SIP (1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> and 22<sup>nd</sup>)  Monthly SIP (Default)  Quarterly SIP

SIP Date (for Monthly & Quarterly) (Please ✓)  1<sup>st</sup>  5<sup>th</sup>  10<sup>th</sup>  15<sup>th</sup>  20<sup>th</sup>  25<sup>th</sup>  30<sup>th</sup> (For February, last business day)

**DECLARATION :** I/We hereby declare that the particulars given in this mandate form are correct and express my willingness to make payments towards investment in the schemes of SBI Mutual Fund. I/We are aware that SBI Mutual Fund and its service providers and bank are authorized to process transactions by debiting my/our bank account through ECS / Direct Debit / NACH facility. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform SBI Mutual Fund/RTA about any changes in my/our bank account. I/We confirm that the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments in rolling 12 months period or financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (applicable for "Micro investments" only). The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We have read, understood and agreed to the terms and conditions and contents of the SID, SAI, KIM and Addenda issued from time to time of the respective Scheme(s) of SBI Mutual Fund.

I/We hereby authorize the bank to honour such payments for which I/We have signed and endorsed the Mandate Form.

**SBI MUTUAL FUND** UMRN  F o r O f f i c e U s e  Date

Sponsor Bank Code  Utility Code

(Please ✓)  
 CREATE  
 MODIFY  
 CANCEL

I/We, hereby authorize  To debit (Please ✓)

Bank a/c number

with Bank  Bank Name  IFSC  or MICR

an amount of Rupees  ₹

FREQUENCY:  Weekly  Monthly  Quarterly  As & when presented DEBIT TYPE :  Fixed Amount  Maximum Amount

Reference 1  Phone No.

Reference 2  Email ID

I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD From  To  Or  Until cancelled

Signature of 1st Applicant  Signature of 2nd Applicant  Signature of 3rd Applicant

Name as in bank records  Name as in bank records  Name as in bank records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account, based on the instruction as agreed and signed by me.

I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity /Corporate or the bank where I have authorized the debit.

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**SIP REGISTRATION CUM MANDATE FORM (ECS / DIRECT DEBIT / NACH FACILITY)**

New Investors subscribing to the scheme through SIP (ECS / Direct Debit / NACH Facility) must complete this form compulsorily alongwith Common Application Form

(Application should be submitted atleast 30 days before the 1st ECS/Direct Debit/NACH debit date)

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 1 (p))

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

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Please (✓)  SIP Registration  SIP - Change in Bank Details

**INVESTOR DETAILS**

Folio No./Application No.  (Existing unitholders: Please mention your Folio Number. New applicants: Please mention the Application Number)

Name of 1st Applicant (Mr/Ms/M/s)

Name of Father/Guardian in case of Minor

**PAN DETAILS**

First Applicant / Guardian	Second Applicant	Third Applicant
<input type="text"/>	<input type="text"/>	<input type="text"/>
Mandatory Enclosures	Mandatory Enclosures	Mandatory Enclosures
<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement	<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement	<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement
PAN Exempt KYC Ref no (PEKRN for Micro investments) - <input type="text"/>	PAN Exempt KYC Ref no (PEKRN for Micro investments) - <input type="text"/>	PAN Exempt KYC Ref no (PEKRN for Micro investments) - <input type="text"/>

**SIP DETAILS (ECS in select cities or Direct Debit/NACH in select banks only)**

SIP with Cheque  SIP without Cheque

Scheme Name

Plan (Please ✓)  Regular  Direct

Option (Please ✓)  Growth  Dividend (Frequency)

Dividend Facility (Please ✓)  Reinvestment  Payout

First Cheque No.

(Note : Cheque should be drawn on bank account mentioned below)

SIP Frequency (Please ✓ any one)  Weekly SIP (1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> and 22<sup>nd</sup>)  Monthly SIP (Default)  Quarterly SIP

SIP Date (for Monthly & Quarterly) (Please ✓)  1<sup>st</sup>  5<sup>th</sup>  10<sup>th</sup>  15<sup>th</sup>  20<sup>th</sup>  25<sup>th</sup>  30<sup>th</sup> (For February, last business day)

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I/We hereby authorize the bank to honour such payments for which I/We have signed and endorsed the Mandate Form.

**SBI MUTUAL FUND** UMRN  F o r O f f i c e U s e  Date

Sponsor Bank Code  Utility Code

(Please ✓)

CREATE  I/We, hereby authorize  To debit (Please ✓)

MODIFY

CANCEL

Bank a/c number

with Bank  Bank Name  IFSC  or MICR

an amount of Rupees  ₹

FREQUENCY:  Weekly  Monthly  Quarterly  As & when presented DEBIT TYPE :  Fixed Amount  Maximum Amount

Reference 1  Phone No.

Reference 2  Email ID

I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD From  To  Or  Until cancelled

Signature of 1st Applicant  Signature of 2nd Applicant  Signature of 3rd Applicant

Name as in bank records  Name as in bank records  Name as in bank records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account, based on the instruction as agreed and signed by me.

I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity /Corporate or the bank where I have authorized the debit.

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**SIP REGISTRATION CUM MANDATE FORM (ECS / DIRECT DEBIT / NACH FACILITY)**

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(Application should be submitted atleast 30 days before the 1st ECS/Direct Debit/NACH debit date)

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 1 (p))

\* I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

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Please (✓)  SIP Registration  SIP - Change in Bank Details

**INVESTOR DETAILS**

Folio No./Application No.		(Existing unitholders: Please mention your Folio Number. New applicants: Please mention the Application Number)
Name of 1st Applicant (Mr/Ms/M/s)		
Name of Father/Guardian in case of Minor		

**PAN DETAILS**

First Applicant / Guardian	Second Applicant	Third Applicant
Mandatory Enclosures	Mandatory Enclosures	Mandatory Enclosures
<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement	<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement	<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement
PAN Exempt KYC Ref no (PEKRN for Micro investments) -	PAN Exempt KYC Ref no (PEKRN for Micro investments) -	PAN Exempt KYC Ref no (PEKRN for Micro investments) -

**SIP DETAILS (ECS in select cities or Direct Debit/NACH in select banks only)**

<input type="checkbox"/> SIP with Cheque <input type="checkbox"/> SIP without Cheque
Scheme Name
Plan (Please ✓) <input type="checkbox"/> Regular <input type="checkbox"/> Direct
Option (Please ✓) <input type="checkbox"/> Growth <input type="checkbox"/> Dividend (Frequency) _____
Dividend Facility (Please ✓) <input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
First Cheque No. _____ (Note : Cheque should be drawn on bank account mentioned below)
SIP Frequency (Please ✓ any one) <input type="checkbox"/> Weekly SIP (1 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> and 22 <sup>nd</sup> ) <input type="checkbox"/> Monthly SIP (Default) <input type="checkbox"/> Quarterly SIP
SIP Date (for Monthly & Quarterly) (Please ✓) <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 5 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 30 <sup>th</sup> (For February, last business day)

**DECLARATION :** I/We hereby declare that the particulars given in this mandate form are correct and express my willingness to make payments towards investment in the schemes of SBI Mutual Fund. I/We are aware that SBI Mutual Fund and its service providers and bank are authorized to process transactions by debiting my/our bank account through ECS / Direct Debit / NACH facility. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform SBI Mutual Fund/RTA about any changes in my/our bank account. I/We confirm that the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments in rolling 12 months period or financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (applicable for "Micro investments" only). The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We have read, understood and agreed to the terms and conditions and contents of the SID, SAI, KIM and Addenda issued from time to time of the respective Scheme(s) of SBI Mutual Fund.

I/We hereby authorize the bank to honour such payments for which I/We have signed and endorsed the Mandate Form.

UMRN  F o r O f f i c e U s e

Date

Sponsor Bank Code  C I T I O O P I G W

Utility Code  C I T I O O O O 2 0 0 0 0 0 0 0 3 7

(Please ✓)

CREATE   
MODIFY   
CANCEL

I/We, hereby authorize  SBI Mutual Fund

To debit (Please ✓)  SB/CA/CC/SB-NRE/SB-NRO/Other

Bank a/c number

with Bank  Bank Name  IFSC  or MICR

an amount of Rupees  ₹

FREQUENCY:  Weekly  Monthly  Quarterly  As & when presented DEBIT TYPE :  Fixed Amount  Maximum Amount

Reference 1  Phone No.

Reference 2  Email ID

I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD	From <input type="text"/>	Signature of 1st Applicant	Signature of 2nd Applicant	Signature of 3rd Applicant
To <input type="text"/>				
Or <input type="checkbox"/> Until cancelled		Name as in bank records	Name as in bank records	Name as in bank records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account, based on the instruction as agreed and signed by me.

I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity /Corporate or the bank where I have authorized the debit.

This page has been left blank intentionally



**SYSTEMATIC INVESTMENT PLAN (SIP) REQUEST** (Investors subscribing to SIP through ECS/Direct Debit/NACH must fill up the Registration cum Mandate Form)

<input type="checkbox"/> SIP with Cheque <input type="checkbox"/> SIP without Cheque		In case this application is for Micro SIP (Please tick (✓)) <input type="checkbox"/> MICRO SIP									
<b>Scheme Name/Plan/Option/ Dividend Frequency</b>											
<b>Payment Mechanism</b> (Please ✓ any one)		<input type="checkbox"/> <b>Post Dated Cheques</b> (Please provide the details below)									
		<input type="checkbox"/> <b>SIP ECS/ Direct Debit/ NACH</b> ( Please complete SIP ECS/Direct Debit/NACH Registration cum Mandate Form)									
<b>Frequency</b> (Please ✓ any one)											
<input type="checkbox"/> <b>Weekly SIP (1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> and 22<sup>nd</sup>)</b>		<input type="checkbox"/> <b>Monthly SIP (Default)</b>									
<input type="checkbox"/> <b>Quarterly SIP</b>											
<b>SIP Date</b> (for Monthly & Quarterly) (Please ✓)											
<input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 5 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 30 <sup>th</sup> (For February, last business day)											
<b>SIP Tenure</b>											
From <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>		D	D	M	M	Y	Y	Y	Y	<input type="checkbox"/> 3 years <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years <b>OR</b> <b>No of SIP Installments</b> <input style="width: 50px;" type="text"/>	
D	D	M	M	Y	Y	Y	Y				
To <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>		D	D	M	M	Y	Y	Y	Y	<b>OR</b> <input type="checkbox"/> 15 years <input type="checkbox"/> Perpetual (Select any one)	
D	D	M	M	Y	Y	Y	Y				
<b>Cheque(s) Details</b>											
No. of Cheques		SIP Installment Amount (in figures)									
		Cheque Nos									
<b>Cheques drawn on</b>											
Name of Bank & Branch											

**SWP / STP FACILITY REQUEST**

<b>Systematic Withdrawal Plan (SWP)</b>	Scheme / Plan		SWP installment amount (Rs.)	Amount (in words)	<b>Frequency</b> (Please ✓ any one)																
					<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly																
	SWP From <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>		M	M	Y	Y	Y	Y	SWP To <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>		M	M	Y	Y	Y	Y					
M	M	Y	Y	Y	Y																
M	M	Y	Y	Y	Y																
SWP Date <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 5 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 30 <sup>th</sup> (For February, last business day)																					
<b>Systematic Transfer Plan (STP)</b>	<b>STP Facility Request</b> (Please ✓ any one)		<input type="checkbox"/> Regular STP <input type="checkbox"/> CASTP <input type="checkbox"/> Flex STP																		
	From (Scheme)		To (Scheme)																		
	Scheme																				
	Plan (✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	Plan (✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct																	
	Option (✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	Option (✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend																	
		Dividend Facility(✓)		<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer																	
In case of Dividend Transfer facility, please mention target scheme along with plan/option. <b>Scheme / Plan / Option</b> _____																					
<b>STP Frequency &amp; Enrolment Period</b> (Please ✓ any one)	<input type="checkbox"/> Daily <input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Quarterly	STP Installment Amount (Rs.)	STP From	STP To																	
			<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>	D	D	M	M	Y	Y	Y	Y	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>		D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y														
D	D	M	M	Y	Y	Y	Y														

**CHANGE OF ADDRESS FOR NON-KYC FOLIOS (Identity and Address proof mandatory)**

<b>Local Address of 1st Applicant</b>	<input style="width: 100%;" type="text"/>
<b>Landmark</b>	<input style="width: 100%;" type="text"/>
<b>City</b>	<input style="width: 100%;" type="text"/> Pin <input style="width: 50px;" type="text"/>
<b>State</b>	<input style="width: 100%;" type="text"/>
Address for Correspondence for NRI Applicants only ( Please (✓) ) Indian by Default <input type="checkbox"/> Foreign <input type="checkbox"/>	
<b>Foreign Address</b> (Mandatory for NRI / FII)	<input style="width: 100%;" type="text"/>
<b>City</b>	<input style="width: 100%;" type="text"/>
<b>Country</b>	<input style="width: 100%;" type="text"/> Zip <input style="width: 50px;" type="text"/>

**DECLARATION** I/We confirm that the information provided in this form is true & accurate. I/We have read and understood the contents of all the scheme related documents and I/We hereby confirm and declare that (i) I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment; (ii) the amount invested/to be invested by me/us in the scheme(s) of SBI Mutual Fund ("the Fund") is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time; (iii) the monies invested by me in the schemes of the Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"); (iv) I/We am/are aware that a U.S. person (within the definition of the term 'US Person' under the US Securities laws) / resident of Canada are not eligible for investments with the Fund and I/We am/are not a U.S. person/resident of Canada; (v) the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/her for the different competing schemes of various mutual funds from amongst which a scheme of the Fund is being recommended to me/us; (vi) \* as per the Memorandum and Articles of Association of the Company, Bye laws, Trust Deed or Partnership Deed and resolutions passed by the Company / Firm / Trust, I/We am/are authorised to enter into the transactions for and on behalf of the Company/Firm/Trust; (vii) \*\* I/We am/are Non Resident of Indian Nationality/Origin and that funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR Account; (viii) \*\*\* I/We do not hold a Permanent Account Number and hold only a single PAN Exempt KYC Reference No. (PEKRN) issued by KYC Registration Agency and also confirm that the aggregate of lump sum and SIP installments in a rolling 12 months period or financial year does not exceed Rs. 50,000/- (Rupees Fifty Thousand); (ix) all information provided in this application form together with its annexures is/are true and correct to the best of my/our knowledge and belief and I/We shall be liable in case any of the specified information is found to be false or untrue or misleading or misrepresenting; (x) that we authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Fund, its Sponsor, AMC, trustees, their employees/RTAs or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to SEBI, the Financial Intelligence Unit-India, the tax/revenue authorities in India or outside India wherever it is legally required and other such regulatory/investigation agencies or such other third party, on a need to know basis, without any obligation of advising me/us of the same; (xi) I/We shall keep you forthwith informed in writing about any changes/modification to the information provided or any other additional information as may be required by you from time to time; (xii) Towards compliance with tax information sharing laws, such as FATCA and CRS: (a) the Fund may be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from investors. I/We ensure to advise you within 30 days should there be any change in any information provided; (b) In certain circumstances (including if the Fund does not receive a valid self-certification from me) the Fund may be obliged to share information on my account with relevant tax authorities; (c) I/We am aware that the Fund may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto; (d) as may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/our account or close or suspend my account(s) and (e) I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency;

\* Applicable to other than Individuals / HUF; \*\* Applicable to NRIs; \*\*\* Applicable to "Micro investments"

<b>SIGNATURE(S)</b> Applicants must sign as per mode of holding	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<b>1st Applicant/Guardian/ Authorised Signatory</b>	<b>2nd Applicant/Authorised Signatory</b>	<b>3rd Applicant/ Authorised Signatory</b>
<b>Date</b>	<input style="width: 100%;" type="text"/>		<b>Place</b> <input style="width: 100%;" type="text"/>

-----TEAR HERE-----

All future communication in connection with this application should be addressed to the Registrars to the scheme or SBIMF Corporate Office.

<p><b>Investment Manager :</b>                  SBI Funds Management Pvt. Ltd.                  (A Joint Venture between SBI &amp; AMUNDI)                  9th Floor, Crescenzo, C-38 &amp; 39, G Block,                  Bandra Kurla Complex, Bandra (East), Mumbai – 400 051                  Tel: 022- 61793537                  Email: customer.delight@sbimf.com                  Website : www.sbimf.com</p>	<p><b>Registrar:</b>                  Computer Age Management Services Pvt. Ltd.,                  SEBI Registration No. : INR000002813                  Rayala Towers, 158, Anna Salai, Chennai – 600 002                  Tel: 044 – 30407236, Fax: 044 – 30407101                  Email: enq_L@camsonline.com                  Website: www.camsonline.com</p>
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## SBI FUNDS MANAGEMENT PVT LTD - BRANCHES

**AHMEDABAD:**SBI Funds Management Pvt Ltd, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006, Tel : (079)26423060,26463090. **AGARTALA:** SBI Funds Management Pvt Ltd, Ground Floor, SBI Regional Business office (RBO-VII), Bijoy Kumar Choumuhani, Agartala-799001, Tel No.: 0381-232-410. **Agra:** SBI Funds Management Pvt Ltd, Office No. 207 A, Second Floor, Sumriddhi Business Suites, Block no. 38/4A, Sanjay Place, Agra - 282001, Tel : (0562) 2850239/37A**JMER:** SBI Funds Management Pvt Ltd, C/O SBI Special Branch,Ajmer - 305001, Tel: (0145)2426284. **ALIGARH :** SBI Funds Management Pvt Ltd, State Bank of India, Main Branch, Aligarh - 202001, Uttar Pradesh **ALLAHABAD:** SBI Funds Management Pvt Ltd, UG-13, VashishtaVinayak Tower, Tashkent Marg, Civil Lines, Allahabad,211001, Tel: 0532-2261028. **ALWAR :** SBI Funds Management Pvt Ltd, Branch Manager, State Bank of India, MahalChowk, Alwar - 301001, Rajasthan. **AMBALA :** SBI Funds Management Pvt Ltd, C/o State Bank of India Mahesh Nagar AmbalaCantt. - 133001, Haryana. **AMRAVATI :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Main Branch, ShyamChowk, Amravati - 444601, Maharashtra **AMRITSAR:** SBI Funds Management Pvt Ltd, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001, Tel: (0183)2221755. **ANAND :** SBI Funds Management Pvt Ltd, 102, MarutiSharnam,Near Nanadbhoomi Party Plot,Anand Vidyanagar Road,Anand - 388001, Gujarat Tel: (02692)- 246210. **ANDHERI :** SBI Funds Management Pvt Ltd, Shop No. 6, Monisha CHS, S.V Road, Near ICICI Bank, Andheri (West), Mumbai - 400058, Tel No.: 022-6900 1891. **ASANSOL :**SBI Funds Management Pvt Ltd, 2nd Floor, Block A, P. C. Chatterjee Market, RambandhuTala, G.T. Road. Asansol - 713303, West Bengal, Tel no. 81700 37270. **AURANGABAD:** SBI Funds Management Pvt Ltd, 1st Floor Viraj Complex, Opp; Big Cinema, ABOVE SBI ATM, Khadkeshwar, Aurangabad-431001, Tel: 0240-3244781. **BANGALORE :**SBI Funds Management Pvt Ltd,#501, 5th Floor,16 & 16/1,Phoenix Towers, Museum Road,Bangalore-560001, Tel : (080)25580014/25580051/22122507, 22272284, 22123784. **BHOPAL :**SBI Funds Management Pvt Ltd, ManavNiket, 30, Indira Press Complex, Near DainikBhaskar Office, M.P. Nagar, Zone-1, Bhopal (MP) - 462011 Tel No.: 0755-2557341, 4288276. **BHUBANESHWAR :**SBI Funds Management Pvt Ltd, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneshwar-751001, Tel : (0674)2392401/501.**BALASORE:** SBI Funds Management Pvt Ltd, 1st Floor, Plot no 327/1805, FM College Road, Balasore - 756003, Odisha. **BAREILLY:** SBI Funds Management Pvt Ltd, C/o State Bank of India,Main Branch, OppKatchery, Civil Lines, Bareilly- 243001. **BHAGALPUR :** SBI Funds Management Pvt Ltd, Mirzanhat Branch, Near GurhattaChowk, Police Station Mujahidpur, Bhagalpur - 812005, Bihar. **BHARUCH :** SBI Funds Management Pvt Ltd, 101-105, 1st Floor, Glacier Complex, Near Pizza Inn Restaurant, Jetalpur Road, Vadodara - 390007, Gujarat. **BHILWARA:** SBI Funds Management Pvt Ltd, C/o State Bank of India, Branch Manager, 27 - 28, Industrial Estate, Pur Road, Bhilwara - 311001, Rajasthan **BATHINDA:** SBI Funds Management Pvt Ltd, State Bank of India, 1st Floor, A.D.B. Branch, Guru KashiMarg, Bhatinda-151001, Tel:. **BHUJ:** SBI Funds Management Pvt Ltd, C/o State Bank of India, Shanti Chambers, Office No. 30, New Station Road, Opp. SBI Main Branch - 370001, Gujarat **BOKARO:** SBI Funds Management Pvt Ltd, F/5, City Centre, Sector - 4, Bokaro Steel City - 827004, Jharkhand. **BORIVALI :** SBI Funds Management Pvt Ltd, Shop No 16, Star Trade Centre, Sodawala Lane, Nr, Chamunda Circle, Borivali West-400092, Tel : 022-28927551- 28922741.**BURDWAN:** SBI Funds Management Pvt Ltd, 6th Floor, Talk of the Town, 398 G.T. Road, Burdwan - 713101, West Bengal **BAVNAGAR:** SBI Funds Management Pvt Ltd, C/o SBI Darbargadh Branch. 2'nd Floor.AmbaChowk. Bhavnagar 364001, Tel: 0278-2523788,. **BELGAUM:** SBI Funds Management Pvt Ltd, C/o.SBI Main Branch,Near Railway Station Camp, Belgaum-590001, Tel: 0831-2422463. **BELLARY:** SBI Funds Management Pvt Ltd, C/o.SBI Main Branch, Station Road Bellary-583101, Tel: 08392-271775. **BHILAI:** SBI Funds Management Pvt Ltd, Plot no.21, Nehru Nagar East, Commercial Complex, Near Bhilai Scan, Bhilai-490020, Tel No.: 0788-4010955, 0788 - 6940010/11/12/13/14/15/16/17. **BILASPUR:** SBI Funds Management PvtLtd,SBI, Main Branch,OldHighcourt Road,Bilaspur-495001, Tel: 07752) 495006. **BOKARO:** SBI Funds Management PvtLtd,C/o State Bank of India,Sector - 4,Main Branch,Bokaro Steel City,Bokaro - 827004, Tel: 9304823011.**CHANDIGARH :**SBI Funds Management Pvt Ltd, C/o State Bank of India, SCO-107-108, 2nd Floor, Administrative Office, Sector 17-B, Chandigarh-160017, Tel No.: 0172-2703380. **CHENNAI :**SBI Funds Management Pvt Ltd,SigapiAchi Building li Floor,18/3, Marshalls Road, RukmaniLakshmiPathyRoad,Egmore,Chennai - 600 008, Tel : 044 2854 3382 / 3383, 044 2854 3384 / 3385. **COIMBATORE :**SBI Funds Management Pvt Ltd, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel : (0422) 2541666. **CALICUT:** SBI Funds Management Pvt Ltd, C/o SBI, 2nd Floor, Aydeed Complex, YMCA Cross Road, Calicut - 673001, Tel: 0495 2768270, 4020079. **CUTTACK:** SBI Funds Management Pvt Ltd, 3rd Floor,City Mart, Above Vishal Mega Mart, BajraKabati Road,Cuttack-753001, Tel: 0671-2422972.**CHINCHWAD :** SBI Funds Management Pvt Ltd, Shop No. 1. RatnakarBldg, PavanNagar,Opp P N Gadgil Showroom, ChapekarChowk, Chinchwad Pune-411033, Tel : 020-27355721.**DAVANGERE :** SBI Funds Management Pvt Ltd, Eshwar Complex, PJ Extension, Davangere - 577002, Karnataka. **DARBHANGA :** SBI Funds Management Pvt Ltd, Regional Business Office, Darbhanga, PO Laheriasarai, District - Darbhanga - 846001, Bihar. **DEHRADUN:** SBI Funds Management Pvt Ltd, SBI Main Branch, 4, Convent Road,

Dehradun-248001, Tel: (0135)2651719. **DHANBAD:** SBI Funds Management Pvt Ltd, C/O State Bank Of India, Main Branch, 1st Floor, Centre Point Bank More, Dhanbad-826001, Tel: 0326-2301545. **DHARAMSHALA:** SBI Funds Management Pvt Ltd, Camp Office, State bank of India Regional Business office, Centre Point Building, Civil Line Dharamshala-176215, Tel: 01892-225814. **DIMAPUR :**SBI Funds Management Pvt Ltd, C/o State Bank of India, Old Market Branch, Kalibari Road, Old Daily Market (Near Durga Market), Dimapur- 797112, Nagaland. **DURGAPUR:** SBI Funds Management Pvt Ltd, C/o State Bank of India, 1st Floor, City Centre Branch, Durgapur-713216,, Tel: 2544191/192.**ERNAKULAM :**SBI Funds Management Pvt Ltd, 28/218 II Floor, Manorama Junction, Above SBI Ernakulam South Branch, S A Road, Panampilly Nagar, Ernakulam-682036, Tel : (0484)2318886,2318886,2323489.**FAIZABAD :** SBI Funds Management Pvt Ltd, State Bank of India, Regional Business Office - IV, Civil Lines, Faizabad - 224001, Uttar Pradesh. **FARIDABAD :** SBI Funds Management Pvt Ltd, C/o. SBI Commercial Br., 65, Neelam Bata Road, Near Mahalaxmi Hotel, NIT Faridabad, Haryana - 121001, Tel: 0129-4030661. **FEROZEPUR:** SBI Funds Management Pvt Ltd, c/o State Bank OF India RBO, 120 Church Road Ferozepur Cantonment Ferozepur - 152001, Tel: 9855008415. **GOA :** SBI Funds Management Pvt Ltd, FO - 4, Indraprastha Building, 1<sup>st</sup> Floor, Above Dena Bank, Menezes Braganza Road, Panjim - 403001, Goa, Tel No.: (0832) 6512666/ 6512777/ 2235283. **GURGAON :**SBI Funds Management Pvt Ltd, Shop No 6, Ground Floor, Vipul Agora, M G Road, Gurgaon-122002, Tel : (0124) 4200828. **GUWAHATI :**SBI Funds Management Pvt Ltd, Sethi Trust Building, Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel : (0361)2463704. **GANDHIDHAM :**SBI Funds Management Pvt Ltd, C/ o State Bank of India, Adinath Arcade, Office No. 6, Police Station Road, Gandhidham - 370201, Gujarat. **GAYA :** SBI Funds Management Pvt Ltd, C/o State Bank Of India, Personal Banking Branch, Gaya, Gawalbigha More, Opposite Dayal Petrol Pump, Gaya - 823001, Bihar **GHAZIABAD:** SBI Funds Management Pvt Ltd, SIB branch 1st floor NavyugMarket, Ghaziabad -201001, Tel: 0120-2797582,. **GORAKHPUR:** SBI Funds Management Pvt Ltd, C/o State Bank Of India, Gorakhpur Branch,, Bank Road, Gorakhpur (U.P.) PIN-273001, Tel: 0551-2203378. **GULBARGA:** SBI Funds Management Pvt Ltd, C/o State Bank of India, P.B.No.3, Hyderabad Karnataka, Chamber of Commerce Bldg, SuperMarket, Gulbarga -585105, Tel: 9980872463. **GWALIOR:** SBI Funds Management Pvt Ltd, C/O State Bank Of India, Gwalior Main Branch, Bada, Lashkar Gwalior-474001, Tel: 0751-2447272. **GUNTUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Brodipet Branch, #4/11, Master Minds Building Brodipet, Guntur - 522002, Andhra Pradesh. **HYDERABAD:** SBI Funds Management Pvt Ltd, 1-8-304 to 307, 3rd Floor, Kamala Towers, Patigadda Road, Begumpet, Secunderabad - 500 016. Tel : (040) 27905741 / 42. **HALDWANI:** SBI Funds Management Pvt Ltd, SBI SME Main Branch, Nainital Road, Haldwani, Uttarakhand - 263 139, Tel: 9412084061. **HAZARIBAGH :**SBI Funds Management Pvt Ltd, Prabhu Niwas Market, AnandaChowk , Guru Govind Singh Road, Hazaribagh - 825301, Jharkhand. **HISSAR:** SBI Funds Management Pvt Ltd, 42, Red Square Market, Nr. Hotel Regency, Hisar -125001, Haryana,, Tel: 01662 238415. **HUBLI:** SBI Funds Management Pvt Ltd, c/o: State Bank of India, Market Branch, Laxmi Complex, Near Court Circle, Hubli-580029, Tel: 0836-2368477. **HOSIARPUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Main Branch, 1st Floor, Opposite Green View Park, Main Court Road, Hoshiarpur-146001, Punjab. **INDORE:**SBI Funds Management Pvt Ltd, 215-216 City Centre, 2nd floor, 570 M.G. Road, Indore- 452001, Tel : (0731)2541141. **IMPHAL :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Imphal Branch, M. G. Avenue, Imphal - 795001, Manipur. **ITANAGAR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Personal Banking Branch, Ziro Point, Itanagar - 791111, Arunachal Pradesh. **JABALPUR:** SBI Funds Management Pvt Ltd, C/O SBI Personal Banking Branch, Near Bus Stand, Napier Town, Jabalpur-482001, Tel: 0761-2450542. **JAIPUR :**SBI Funds Management Pvt Ltd, 1st Floor, SBI Tonk Road Branch, Near Times of India Building, Tonk Road, Jaipur-302015, Tel : (0141) 2740016/2740061. **JALANDHAR:** SBI Funds Management Pvt Ltd, 2nd Floor, Shanti Towers, S.C.O. 37, P.U.D.A. Complex, Opposite Suvidha Centre, Jalandhar - 144001, Tel: 0181-2238415. **JALGAON :** SBI Funds Management Pvt Ltd., 2nd floor, Opp. SBI Main Branch, Stadium Complex, Jilha Peth, Jalgaon - 425001, Maharashtra. **JAMMU:** SBI Funds Management Pvt Ltd, C/O State Bank of India, Zonal Office, 2nd Floor- Ansari, Bahu Plaza, Gandhi Nagar Jammu Tawi-180001, Tel: -(0191) 2474975. **JAMNAGAR:** SBI Funds Management Pvt Ltd, C/o SBI Ranjit Road Branch, Ranjit Road, Jamnagar,-361001, Tel: 0288-2660104. **JAMSHEDPUR:** SBI Funds Management Pvt Ltd, C/o SBI, Main Branch, Bistupur, Ground Floor, Jamshedpur-831001, Tel: (0657)2440446. **JHANSI:** SBI Funds Management Pvt Ltd, C/o SBI Main Branch, Near Elite Crossing, Jhansi- 284001, Tel: 0510-2330298. **JODHPUR:** SBI Funds Management Pvt Ltd, 201, Shree Plaza, 658 Residency Road, Sardarpura, Jodhpur. 342003, Tel: 0291-2611928, 0291-2611929. **JORHAT :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Jorhat Main Branch, A.T. Road, Jorhat - 785001, Assam. **JUNAGADH :** SBI Funds Management Pvt Ltd, Marry Gold 2, 305, Third floor, College Road, Junagadh - 362002, Gujarat. **KANPUR :**SBI Funds Management Pvt Ltd, 207, 2nd Floor, Sai Square, 16/116 (45), Bhargava Estate, Civil Lines, Kanpur- 208001, Tel No.: 0512- 6900314/15. **KOLKATA :**SBI Funds Management Pvt Ltd, Jeevandeep Bldg, No 1, Middleton Street, 9th Floor, Kolkatta-700 001, Tel : 22882342/22883767/22883768. **KALYANI :** SBI Funds Management Pvt Ltd, Sri Tapan Krishna Dey, Sudhalaya, A 1/50, Kalyani, District Nadia - 741235, West Bengal. **KANNUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, NRI Branch, SBI Building, Fort Road, Kannur - 670001, Kerala. **KHARAGPUR :** SBI Funds Management Pvt



Ltd, IndaPeerbaba, Near Ashirbad Lodge, Kharagpur, Midnapore West, West Bengal - 721301. **KOLHAPUR:** SBI Funds Management Pvt Ltd, 3rd Floor, Ayodhya Towers,, Station Road,, Kolhapur-416 001, Tel: 0231 - 2680880. **KOLLAM :** SBI Funds management Pvt Ltd, C/o State Bank of India, Kollam Branch, PB No 24, State Bank Building, Near Railway Station, Kollam - 691001, Kerala. **KORBA :** SBI Funds Management Pvt Ltd, C/o. State Bank of India, Kutchery Branch, KutcheryChowk, Raipur - 492001, Chattisgarh. **KOTA:** SBI Funds Management Pvt Ltd, SBI Main Branch, ChawaniChoraha, Kota - 324 005, Tel: (0744)2390631. **KOTTAYAM:** SBI Funds Management Pvt Ltd, C/O SBI Kalathipadi Branch, Opp. Karipal Hospital, K K Road, Kalathipadi, Vadavathoor P O, Kottayam-686010, Tel:. **KURNOOL :** SBI Funds Management Pvt Ltd, No: 26, 1st Floor, Ucon Plaza, Park Road, Kurnool-518001,Andhra Pradesh, Tel:.(08518)227776. **KALYAN :** SBI Funds Management Pvt Ltd, Shop No. 25, Ground Floor, Madhav Commercial Complex, Station Road, Kalyan (West) - 421 301, Tel : 0251-2311850/2311980.**LUCKNOW :**SBI Funds Management Pvt Ltd, G-16, Kasmande House,2, Park Road, Hazratganj,Lucknow-226 001, Tel : (522) 2286741,2286742. **LUDHIANA :**SBI Funds Management Pvt Ltd, C/o. State Bank of India, 1st Floor, Main Branch, Civil Lines, Ludhiana-141 001, Tel : (0161)2449849. **LEH :** SBI Funds Management Pvt Ltd, C/o State Bank Of India Fire & Fury Branch, Opp. Hall of Fame, Air Port Road Leh, Dust - Leh. - 194101, Jammu & Kashmir. **MUMBAI :**SBI Funds Management Pvt Ltd, Forbes' Building, 2nd Floor, Charanjit Rai Marg, East Wing, Fort, Mumbai-400 001, Tel : (022)66532800. **MADURAI:** SBI Funds Management Pvt Ltd, 1st Floor Suriya Towers,273, Goodshed street, Madurai-625001, Tel: (0452)4374242.**MALDA :** SBI Funds Management Pvt Ltd, C/o ArindamSarkar, Vivekananda Pally, Behind Fouzder Clinic, English Bazar, Malda - 732101, West Bengal. **MANGALORE:** SBI Funds Management Pvt Ltd, C/o State Bank Of India - Mallikata Branch,1st Floor, P B Box No.512, Jugul Towers, Mallikata Mangalore - 575003, Tel: (0824)2222463.**MARGAO :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Margao Main Branch, Near MargaoMunicipal Garden - 403601, Goa. **MEERUT:** SBI Funds Management Pvt Ltd, C/O SBI Zonal Office, Garh Road, Meerut-250005, Tel:..**MEHSANA :** SBI Funds Management Pvt Ltd, Sanskrut Shopping Mall, F - 7, Nr. ModheraChowkdi, Opp. Kotak Bank, Mehsana - 384002, Gujarat. **MORADABAD:** SBI Funds Management Pvt Ltd, C/o SBI Main Branch, Civil Lines, Moradabad-244001, Tel: (0591) 2411411. **MUZZAFFARPUR:** SBI Funds Management Pvt Ltd, 2nd Floor, Poddar Complex, SBI Zonal Office, OppJubbaShani Park, Mithanpura, Muzaffarpur - 842002,, Tel:.. **MYSORE:** SBI Funds Management Pvt Ltd, C/o SBI Mysore Main Branch, 1st Floor, Mothikhana Building, New Sayyaji Rao Road, Mysore 570024, Tel: (0821)4242919. **NAGPUR :**SBI Funds Management Pvt Ltd, 1st floor," Shalwak Manor", Office No - 101, Plot No - 64-B, VIP Road, New Ramdaspath, Near Central Mall, Nagpur - 440010, Tel No.: 0712-6458368. **NEW DELHI :**SBI Funds Management Pvt Ltd, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel : (011) 23466666.**NADIAD :** SBI Funds Management Pvt Ltd, City Point Complex, Shop # 04, Ground Floor, Opp. Ipcowala Town Hall, Near ParasTalkis, Collage Road, Nadiad - 387001, Gujarat. **NASHIK:** SBI Funds Management Pvt Ltd, Shop No-1,ShivneriHieghts, Vise Mala, Near Ramdas Colony Garden, Nashik-422005., Tel: 0253- 6575888/2232553. **NAVSARI :**SBI Funds Management Pvt Ltd, C/o State Bank of India, 105, Rudraksh Apt, Nr. Dhruvini Hospital, Asha Nagar Main Road, Navsari - 396445, Gujarat. **NELLORE :** SBI Funds Management Pvt Ltd, C/o. State Bank of India, Vedayapalem Branch, Nellore - 524 004, Andhra Pradesh. **NEHRU PLACE:** SBI Funds Management Pvt Ltd, SBI, 40 Bakshi House, Nehru Place, New Delhi-110018, Tel : 011-26224606. **NOIDA:** SBI Funds Management Pvt Ltd, GF-07 ansal fortune arcade K- block, Sector - 18, Noida - U P NOIDA-201301, Tel : 0120 4232214.**PATNA :**SBI Funds Management Pvt Ltd, Gr Floor, SBI Main Branch, West Gandhi Maidan, Patna-800001, Tel : (0612) 3242047. **PUNE :**SBI Funds Management Pvt Ltd, MadhuriKishor Chambers, 3rd Floor, Near Passport Office, SenapatiBapatRoad,Pune-411016, Tel : (020)25670961. **PITAM PURA :** SBI Funds Management Pvt Ltd, H-4/G-10,Vardhman NX Plaza,Netaji Subhash Place,Delhi-110034,, Tel : 011-23751974.**RAIPUR :**SBI Funds Management Pvt Ltd, Raj Villa, Near Raj Bhawan, Civil Lines, GhadiChowk,Raipur- 492001, Tel : (0771) 2543355,4263256,4056808. **RANCHI :**SBI Funds Management Pvt Ltd, C/o. State Bank Of India,Upper Bazar Branch, 2nd Floor, Metro Market, Kutchery Road, Ranchi-834 001, Tel : (0651) 2213413.**RAJAHMUNDRY :**SBI Funds Management Pvt Ltd, C/o, SBH Main Branch, T Nagar, Rajahmundry - 533 101, Tel: (0883)2434002. **RAJKOT:** SBI Funds Management Pvt Ltd, 208, Orbit Plaza, Near Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot - 36000, Tel No.: 0281-2466740/41. **RATLAM :** SBI Funds Management Pvt Ltd, 14/1, Chhatripul, Main Road, Ratlam - 457001, Madhya Pradesh. **ROHTAK :** SBI Funds Management Pvt Ltd, C/o State Bank of India Main Branch, Near District Court, Rohtak - 124001, Haryana. **ROURKELA:** SBI Funds Management PvtLtd,C/O. State Bank Of India,Panposh Road, Civil Township,Rourkela - 769004SBI -R.I.E Branch PanposhRoad,Civil Township Rourkela-769004, Tel: 0661-2400299. **SURAT :**SBI Funds Management Pvt Ltd, Athugar Street, Higher Ground Floor,Meghratna Complex, Nanpura,Surat - 395 001, Tel : (0261) 2462764/ 3994800/ 6646555.**SAHARANPUR :** SBI Funds Management Pvt Ltd, State Bank of India, Court Road, Saharanpur - 247001, Uttar Pradesh. **SAGAR :** SBI Funds Management Pvt Ltd, Shop No. G-11, Dwarikaji Complex, Civil Lines, Sagar - 470 001, Madhya Pradesh. **SALEM:** SBI Funds Management Pvt Ltd. Nakshatra Trade Mall", No.55/1,RamakrishnaRaod, Near Gopi Hospital,Salem-636007, Tel: 0427-4552289. **SAMBALPUR:** SBI Funds Management Pvt Ltd, State Bank Of

India, Sambalpur Main Branch, Sambalpur, Dist. sambalpur, Orissa-768001, Tel: 0663-2410001. **SHILLONG:** SBI Funds Management Pvt Ltd, SBI Shillong Main Branch, Shillong, Meghalaya-793001, Tel: 9436730174. **SHIMLA:** SBI Funds Management Pvt Ltd, C/o State Bank of India, New Building (2nd Floor), Kali Bari, The Mall, Shimla-171003, Himachal Pardesh, Tel: 0177-2807608. **SHIMOGA:** SBI Funds Management Pvt Ltd, SBI Shimoga Branch, ShroffComplex,Sir, M.V. Road, Tilak Nagar, Shimoga-577201, Tel: 8182222463. **SILCHAR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, New Silchar Branch, Silchar - 788005, Assam. **SILIGURI:** SBI Funds Management Pvt Ltd, Ganeshayan Building -2nd Floor, Beside Sky Star Building, Sevoke Road,Siliguri-734001, Tel: 0353-2537065.**SOLAPUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, 2-A, BudhwarPeth, Balives, Solapur - 413002, Maharashtra. **SONEPAT:** SBI Funds Management Pvt Ltd, C/o State Bank of India Atlas Cycle Branch, Atlas Cycle road, Model Town, Sonapat-131001, Tel:. **SRIGANGANAGAR:** SBI Funds Management Pvt Ltd, SBI Main Branch, Ravinder Path, Sri Ganganagar.335001, Tel: 9829067384. **SRINAGAR :** SBI Funds Management Pvt Ltd., SBI Regional bussiness Office, 2Nd Floor, M.A Road, Srinagar, Tel: 0194-2474864.**THRIVANTHAPURAM :**SBI Funds Management Pvt Ltd, Ground Floor, TC 25/373(9),Govt. Press Road,NearSecretariat,Trivandrum 695001, Tel : (0471) 4011590/4011591/4011592. **THANE:** SBI Funds Management Pvt Ltd, Shop No 1, Kashinath CHS, GhantaliMandir Road Nr Ghantali Devi Mandir.Naupada, Thane-400602, Tel : 022-25401690,25414594. **THIRUCHIRAPALLI:** SBI Funds Management Pvt Ltd, No.60/2, I Floor, Krishna Complex, Sastri Road, Tennur, Trichy-620017,Tel: 0431-4000667. **THISSUR :**SBI Funds Management Pvt Ltd, C/o State Bank of India, Thichur Town Branch, Poonam Complex, M G Road, Thissur - 680001, Kerala. **THRISSUR:** SBI Funds Management Pvt Ltd, First Floor, Pooma Complex, M. G. Road, Trissur - 680001 Tel: 0487-2445700. **TINSUKIA:** SBI Funds Management Pvt Ltd, 3rd Floor, State Bank of India, Tinsukia Branch, S.R. LohiaRoad,Tinsukia, Assam Pin-786125, Tel: 03742332365. **TIRUNELVELI :** SBI Funds Management Pvt Ltd, 182 E, Shop no 7,Arunagiri Uma Complex, S.N.High Road, Tirunelveli - 627001, Tel: 0462 4220023. **TIRUPATI:** SBI Funds Management Pvt Ltd, C/o SBI Korlagunta Branch, Near Leelamahal Junction,Tirupathi.-517501, Tel: (0877)6450828. **UDAIPUR:** SBI Funds Management Pvt Ltd, SBI City Branch, Bapu Bazaar, Near Delhi Gate,Udaipur.313001, Tel: 9928191961.**VADODARA :**SBI Funds Management Pvt Ltd, 101 - 105, Glacier Complex,Near Pizza In, Jaselpur Road, Vadodara - 390007, Tel : (0265) 2323010.**VIJAYAWADA :**SBI Funds Management Pvt Ltd,DNO.29-6-23, 1st Floor,Sri Raja RajeswariComplex,Ramachandra Rao Road,Suryaraopeta,Vijayawada - 520 002. Tel : 0866 2436113 / 2438217. **VALSAD:** SBI Funds Management Pvt Ltd, 101, Amar Chambers, Near HDFC Bank, Opposite Lal School, Valsad - 396001, Tel: 02632- 245440.**VAPI :** SBI Funds Management Pvt Ltd, C/o State Bank of India, 1st Floor, Shop No. 21, Shopper Stop, Opp. Imran Nagar, Silvasa Road, Vapi - 396191, Gujarat. **VARANASI:** SBI Funds Management Pvt Ltd, 2nd Floor, Banaras TVS Bulding,, D-58/12, A-7, Sigra, Varanasi-221010, Tel: 0542-2222492. **VELLORE :** SBI Funds Management Pvt Ltd, State Bank of India Officers Line Vellore - 632001, Tamil Nadu. **VISHAKAPATNAM:** SBI Funds Management Pvt Ltd, C/o.SBI Main Branch, Near Rednam Circle, Vishakhapatnam- 530 020, Tel: 0891-3293018. **VASHI :** SBI Funds Management Pvt Ltd, Tower No 7, F 219, 2nd floor, Vashilnfotech Park, Above Vashi railway station building, Navi Mumbai - 400703, Tel : 022-27810371/27810368. **WARANGAL:** SBI Funds Management Pvt Ltd, 1st Floor, SBH Zonal Office, JPN Road, Warangal-506002, Tel: 0870-2430307.

## CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

**AHMEDABAD:** 111-113,1st Floor - Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006 Tel: 079-30082468/69. **AGARTALA:** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala-799001, Tel:09862923301.**AGRA:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002, Tel: 0562-324 2267. **AHMEDNAGAR:** B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar- Aurangabad Road, Ahmednagar -414 001, Tel: 241-6450282. **AJMER:** AMC No. 423/30, Near Church, Brahampuri,Opp T B Hospital, Jaipur Road, Ajmer-305001, Tel: 0145-329 2040. **AKOLA :**Opp. RLT Science College, Civil Lines, Akola-444001, Tel: 724-3203830. **ALIGARH:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001, Tel: 571-3200301. **ALLAHABAD:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad-211001, Tel: 0532-329 1274. **ALLEPPEY:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey-688011, Tel: 477-3209718. **ALWAR:** 256A, Scheme No:1, Arya Nagar, Alwar-301001, Tel: 0144-3200451. **AMARAVATI :**81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati-444601, Tel: 0721-329 1965. **AMBALA:** Opposite PEER, BalBhavan Road, Ambala, Ambala-134003, Tel: 171-3248787. **AMRITSAR:** SCO - 18J, 'C', Block Ranjit Avenue, Amritsar-140001, Tel: 0183-5099995, 3221379. **ANAND:** 101, A.P. Tower, B/H, SardharGunj, Next to Nathwani Chambers, Anand-388001, Tel: 02692-325071. **ANANTAPUR:** 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur -515 001, Tel: 8554-326980, 326921. **ANDHERI :** CTS No 411, Citipoint, Gundivali, TeliGali, Above C.T. Chatwani Hall, Andheri, Andheri-400069, Tel: 22-32208018. **ANKLESHWAR:** Shop No - F -56, First Floor,Omkar Complex, Opp Old Colony,NrValia Char Rasta, GIDC, Ankleshwar- Bharuch - 393002, Tel: 02646-310207. **ARAMBAGH:** Ward No 5,Basantapur More, PO Arambag, HooglyArambagh - 712601, West Bengal, Tel no.

03211-211003. **ASANSOL**: Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303, Tel: 0341-329 5235, 329 8306. **AURANGABAD** :Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad-431001, Tel: 0240-329 5202, 2050664. **BAGALKOT**: 1st floor, E Block Melligeri Towers, station road, Bagalkot-587101, Tel: 8354-225329. **BALASORE**: B C Sen Road, Balasore-756001, Tel: 06782-326808. **BANGALORE**: Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore-560 042, Tel: 080-3057 4709, 3057 4710, 30578004, 30578006. **BANKURA**: Cinema Road, Nutanganj, Beside Mondal Bakery, PO & District Bankura, Bankura - 722101, West Bengal, Tel. no. 03242-252668. **BAREILLY**: F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly-243001, Tel: 581-3243322. **BASTI**: Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti-272002, Tel: 5542-327979. **BELGAUM**: 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum-590006, Tel: 0831-329 9598. **BELLARY**: 60/5, Mullangi Compound, Gandhinagar Main Road, ( OldGopalswamy Road), Bellary-583101, Tel: 08392-326848. **BERHAMPUR**: First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur-760001, Tel: 0680-3205855. **BHAGALPUR**: Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur-812002, Tel: 641-3209094. **BHARUCH (PARENT: ANKLESHWAR TP)**: F-108, Rangoli Complex, Station Road, Bharuch, Bharuch -392001, Tel: -098253 04183. **BHATINDA**: 2907 GH,GT Road, Near ZilaParishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR**: 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar-364002, Tel: 0278-3208387, 2567020. **BHILAI**: Shop No. 117, Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bhilai-490020, Tel: 9203900630. **BHILWARA**: Indrapartha tower, Second floor, Shyamkisabjimandi, Near Mukharji garden, Bhilwara-311001, Tel: 01482-231808, 321048. **BHOPAL**: Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011, Tel: 0755-329 5873. **BHUBANESWAR**: Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, KharvelNagar,Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. **BHUJ**: Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch-370001, Tel: 02832-320924. **BHUSAWAL (PARENT: JALGAON TP)**: 3, Adelaide Apartment, ChristainMohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201, Tel: -. **BIJAPUR**: 1st floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. **BIKANER**: F 4,5Bothra Complex, Modern Market, Bikaner, Bikaner-334001, Tel: 151-3201590. **BILASPUR**: 2nd Floor, GwalaniChambers,St Xavier School Road,In Front of CIT (Income Tax) Office,VyaparVihar, Bilaspur - 495001,Tel: 9203900626. **BOKARO**: Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro -827004, Tel: 06542-324 881. **BURDWAN**: 399, G T Road, Basement of Talk of the Town, Burdwan-713101, Tel: 0342-320 7077. **CALICUT**: 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut-673016, Tel: 0495-325 5984. **CHANDIGARH**: Deepak Tower, SCO 154-155,1st Floor, Sector 17-C, Chandigarh-160 017, Tel: 0172-304 8720, 304 8721, 304 8722, 3048723. **CHANDRAPUR**: Opposite Mustafa Décor,Near Bangalore Bakery, Kasturba Road, Chandrapur-442402, Tel: 7172-253108. **CHENNAI**: Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034, Tel: 044-39115 561, 39115 562, 39115 563, 39115 565. **CHENNAI**:Rayala Towers, 158, Anna Salai, Chennai - 600002 Tel: 044 30407236. **CHHINDWARA**: Shop No. 01, Near Puja Lawn, Parasia Road, Chhindwara - 480 001, Madhya Pradesh, Tel No: 9203900507. **CHIDAMBARAM**: Shop No. 1 & 2,saradaram complex door no 6-7, Theradikadai street, Chidambaram, Chidambaram-608001, Tel: 4144-221746. **CHITTORGARH**: 3 Ashok Nagar, Near HeeraVatika, Chittorgarh -312001, Tel: 1472-324810. **COCHIN**: Ittoop's Imperial Trade Center, Door No. 64/5871 - D, 3rd Floor, M. G. Road (North), Cochin-682 035, Tel: 0484-323 4658. **COIMBATORE**: Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore-641 002, Tel: 0422-301 8000. **COOCHBEHAR**: N. N. Road, Power House Choupathi, Coochbehar - 736101, West Bengal, Tel. no.: 9378451365. **CUTTACK**: Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001. **DARBHANGA**: Shahi Complex,1st Floor, Near RB Memorial hospital,V.I.P. Road, Benta, Laheriasarai, Darbhanga, Darbhanga-846001, Tel: 6272-326989. **DAVENEGERE**: 13, 1st Floor, AkkamahadeviSamaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN**: 204/121 NariShilpMandirMarg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR**: S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112, Tel: 6432-320227. **DEWAS**: Tarani Colony, Near Pushp Tent House, Dewas - 455001, Madhya Pradesh, Tel no: 07272-403382, **DHANBAD**: Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad-826001, Tel: 0326-2304675. **DHARMAPURI** :16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri -636 701, Tel: 4342-310304. **DHULE**: House No. 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule - 424001, Tel No: 02562 - 640272. **DURGAPUR**: City Plaza Building, 3rd floor, City Centre, Durgapur-713 216, Tel: 0343-329 8890, 329 8891, 6451419. **ERODE**: 197, Seshaiyer Complex, Agraharam Street, Erode-638001, Tel: 0424-320 7730. **FAIZABAD**: Amar Deep Building,3/ 20/14, IInd floor, Niyawan, Faizabad - 224001, Tel No: 9235406436. **FARIDHABAD**: B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001, Tel: 0129-3241148. **GANDHIDHAM**: S-7, RatnakalaArcade,Plot No. 231, Ward - 12/B, Gandhidham - 370201, Gujarat. Tel. No. - 02836-650116. **GAYA**: 69, Gandhi Chowk (Ground Floor), K.P Road, Gaya, Pin-823 001. **GHAZIABAD**: 113/6 I Floor, Navyug Market, Gazhiabad-201001, Tel: 0120-3266917, 9910480189 (mobile of CH). **GOA**: No.108, 1st Floor, GuruduttaBldg,

Above Weekender, M G Road, Panaji (Goa) -403 001, Tel: 0832-325 1755, 325 1640. **GONDAL (PARENT RAJKOT):** A/177, Kailash Complex, Opp. Khedut Decor, GONDAL-360 311, Tel: 0281-329 8158. **GORAKHPUR:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur-273001, Tel: 0551-329 4771. **GULBARGA:** Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Gulbarga-585 101, Tel: 8472-310119. **GUNTUR:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002, Tel: 0863-325 2671. **GURGAON:** SCO - 16, Sector - 14, First floor, Gurgaon-122001, Tel: 0124-326 3763. **GUWAHATI:** A.K. Azad Road, Rehabari, Guwahati-781008, Tel: 0361-260 7771. **GWALIOR:** G-6 Global Apartment, KailashVihar Colony, Opp. Income Tax Office, City Centre, Gwalior-474002, Tel: 0751-320 2311. **HALDIA:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, PurbaMedinipur District, Haldia, Haldia-721 602, Tel: 3224-320273. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani, Haldwani -263139, Tel: 5946-313500. **HARIDWAR:** No. 7, KanyaGurukul Road, Krishna Nagar, Haridwar - 249404, Uttarakhand, Phone no: 1334-245828, **HAZARIBAG:** Municipal Market, AnnandaChowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar -383 001, Tel: 2772-321080. **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR :** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR:** No.9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO Office, Mathigiri, Hosur - 635110, Tel: 04344-645010. **HUBLI:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **JABALPUR:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. **JALANDHAR:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar-144001, Tel: 0181-2222882. **JALGAON:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA :** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Jalna-431 203, Tel: -. **JAMMU:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004, Tel: 09205432061, 2432601. **JAMNAGAR:** 217/218, Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur-831001, Tel: 0657-3294202. **JAUNPUR :** 248, FORT ROAD, Near AMBER HOTEL, Jaunpur -222001, Tel: 5452-321630. **JHANSI:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi-284001, Tel: 510-3202399. **JODHPUR:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT:** Ganesh Chandra Baruah Complex. K.B.Road, Near Doss & Co., Jorhat 785001 AAssam. Phone no.- 0376-2932558. **JUNAGADH:** "AASTHA PLUS", 202-A, 2nd floor, Sardarbag road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh - 362001, Gujarat, Tel: 0285-6540002. **KADAPA:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa-516 001, Tel: 8562-322099. **KAKINADA:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Kakinada-533 001, Tel: 884-320 7474, 320 4595. **KALYANI:** A - 1/50, Block - A, Dist Nadia, Kalyani-741235, Tel: 033-32422712. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur-670004, Tel: 497-324 9382. **KANPUR:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur-208 001, Tel: 0512-3918003, 3918000, 3918001, 3918002. **KARIMNAGAR:** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar -505 001, Tel: 878-3205752, 3208004. **KARNAL (PARENT :PANIPAT TP):** 7, 2nd Floor, Opp Bata Showroom, Kunjapura Road, Karnal-132001, **KARUR:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur -639002, Tel: 4324-311329. **KATNI:** 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI-483 501, Tel: 7622-322104. **KESTOPUR:** S.D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West), Shop No. 1M, Block -C (Ground Floor), Kestopur - 700101, Kolkata. **KHAMMAM :** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyr Road, Near Baburao Petrol Bunk, KHAMMAM-507 001, Tel: 8742-323973. **KHARAGPUR:** H.NO.291/1, Ward No-15, Malancha Main Road, Opposite UCO Bank, Kharagpur, Kharagpur-721301, Tel: 3222-323984. **KOLHAPUR:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **KOLKATA:** Saket Building, 44 Park Street, 2nd Floor, Kolkata-700016, Tel: 033-3058 2285, 3058 2303, 30582281. **KOLLAM:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam-691001, Tel: 474-3248376, Cell:9847067534. **KORBA:** Shop No 6, Shriram Commercial Complex, Infront of Hotel Blue Diamond, Ground Floor, T.P. Nagar, Korba-495677, Chhattisgarh. **KOTA:** B-33 'KalyanBhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM:** Jacob Complex, Building No - Old No-1319F, New No - 2512D, Behind Makkil Centre, Good Sheperd Road, Kottayam - 686001 Tel: 0481-3207 011. **KUMBAKONAM:** Jailani Complex, 47, Mutt Street, Kumbakonam-612001, Tel: 435-3200911. **KURNOOL:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Kurnool -518 004, Tel: 8518-312 978, 312 970. **LUCKNOW:** Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow-226 001, Tel: 0522-391 8000, 391 8001, 391 8002, 3918003. **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301 8000, 301 8001. **MADURAI:**

Ist Floor,278, North PerumalMaistry street, Nadar Lane, Madurai-625 001, Tel: 0452-325 2468. **MALDA:** DaxhinapanAbasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 3512-329951. **MANGALORE:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003, Tel: 0824-325 1357, 325 2468. **MANIPAL:** Basement Floor, Academy Tower,Opposite Corporation Bank, Manipal - 576 104, Karnataka, Tel: 9243689046. **MAPUSA (PARENT ISC : GOA):** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Mapusa-403 507, Tel: 09326126122. **MARGAO:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao-403 601, Tel: 832-3224658. **MATHURA:** 159/160 Vikas Bazar, Mathura-281001, Tel: 0565-3207007. **MEERUT:** 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002, Tel: 0121-325 7278. **MEHSANA:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana-384 002, Tel: 2762-323985, 323117. **MIRZAPUR:** DhundhiKatra, Mirzapur-231001, Tel: 5442-220282. **MOGA:** Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MORADABAD:** H 21-22, 1st Floor,Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001,Tel: 0591-6450125. **MUMBAI:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai SamacharMarg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. **MUZZAFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 0621-3207052. **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), SaraswatiPuram, Mysore-570009, Tel: 0821-3294503. **NADIAD (PARENT TP: ANAND TP):** F 142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001, Gujrat. **NAGERCOIL:** 47,Court Road, Nagercoil-629 001, Tel: 4652-229549. **NAGPUR:** 145 Lendra, New Ramdaspath, Nagpur-440 010, Tel: 0712-325 8275, 3258272, 2432447. **NAMAKKAL:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. **NASIK:** Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik-422005, Tel: 0253-325 0202. **NANDED:** Shop No. 303, 1st Floor, Raj Mohd. Complex, Main Road, Shrinagar, Nanded - 431 605, Maharashtra, Tel no: 9579444034, **NAVSARI:** 16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396 445, Gujarat, Tel: 02637-650144. **NELLORE:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore-524001, Tel: 0861-329 8154, 320 1042. **NEW DELHI :** 7-E, 4th Floor, DeenDayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi -110 055, Tel: 011-30482468, 30588103, 30482468. **NOIDA:** C-81,1st floor, Sector - 2, Noida-201301, Tel: 120-3043335. **ONGOLE:** Old govt hospital Road, OppKonigetigupthaApartments., Ongole-523001, Tel: 8592-281514. **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. **PALANPUR:** 3rd Floor, T - 11, Opp.Government Quarter, College Road, Palanpur, Palanpur-385001, Tel: 2742-321811. **PANIPAT:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. **PATHANKOT:** 13 - A, 1st Floor, Gurjeet Market Dhangu Road, Pathankot - 145001, Punjab. Tel no. 0186 - 3205010. **PATIALA:** 35, New IalBagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA:** G-3, Ground Floor, Om ViharComplex,NearSaket Tower, SP Verma Road, Patna-800 001, Tel: 0612-325 5284, 325 5285, 3255286. **PERINTHALMANNA:** 1st floor, Mashreq Trade centre, Calicut Road, Perinthalmanna, Malappuram (Dist ) - 679322 Kerala, Phone no 4933315153, **PHAGWARA:** 152-C, Model Town, Phagwara- 144401, Punjab, Phone no: 1824-260336, **PONDICHERRY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORT BLAIR:**IIndFloor,PLA Building, Opp.ITFground,VIP Road, Junglighat, Port Blair-744 103 Phone no.- 03192-230506 **PUNE:** Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune-411 004, Tel: 020-3028 3005, 3028 3003, 3028 3000. **RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli, Rae Bareli -229001, Tel: 535-3203360. **RAIPUR:** HIG,C-23, Sector - 1, Devendra Nagar, Raipur-492004, Tel: 0771-3296 404, 3290830. **RAJAHMUNDRY:** Door No: 6-2-12, 1st Floor,RajeswariNilayam, Near Vamsikrishna Hospital, NyapathiVari Street, T Nagar, Rajahmundry-533 101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117, Tel: 4563-327520. **RAJKOT:** Office 207 - 210, Everest Building, HariharChowk, OppShastriMaidan, LimdaChowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI:** 4, HB Road, No: 206, 2nd Floor ShriLok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 8058. **RATLAM:** Dafria& Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. **ROHTAK:** 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak-124001, Tel: 01262-318589. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROURKELA:** 1st Floor, MangalBhawan, Phase II, Power House Road, Rourkela-769001, Tel: 0661-329 0575. **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar-470 002, Tel: 7582-326894. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur-247001, Tel: 132-2712507. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal& Associates, Opp.Town High School,Sansarak, Sambalpur-768001, Tel: 0663-329 0591. **SANGLI :**JiveshwarKrupaBldg,Shop. No.2, Ground Floor,TilakChowk, HarbhatRoad,Sangli - 416416, Tel: - 0233 - 6600510. **SATARA:** 117 / A / 3 / 22, ShukrawarPeth, Sargam Apartment, Satara-415002, Tel:

2162-320989. **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHILLONG:**D'Mar Shopping Complex, Lakari Building, 2nd Floor, Police Bazar, Shillong-793001, Tel. no. : 0364-2502511 .**SHIMLA:** I Floor, Opp. PanchayatBhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** No.65 1st Floor, Kishnappa Compound, 1st Cross, HosmaneExtn, Shimoga - 577 201, Karnataka, Phone : 9243689049. **SILIGURI:** No 7, SwamijiSarani, Ground Floor, Ground Floor,Hakimpara, Siliguri-734001, Tel: 0353-329 1103. **SIRSA:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near AryaKanya School, Sitapur, Sitapur-261001, Tel: 5862-324356. **SOLAN :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212, Tel: 1792-321075. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 SiddheshwarPeth, Near Pangal High School, Solapur-413001, Tel: 0217-3204200. **SEERAMPORE:** 47/5/1, Raja Rammohan Roy Sarani, PO. Mallickpara, Dist. Hoogly, Seerampore-712203, Tel No: 033 - 26628176. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 4-4-96, First Floor, VijayaGanapathi Back Side, Nanubala Street, Srikakulam-532 001, Tel: 8942- 650110. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 09389 403149. **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, Tel: 0261-326 2267, 326 2468, 326 0352. **SURENDRANAGAR:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar-363035, Tel: 2752-320233. **THANE:** 3rd Floor, Nalanda Chambers, "B" Wing, GokhaleRoad,Near Hanuman Temple, Naupada, Thane -400 602, Tel: 22-31920050. **THIRUPPUR:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur-641601, Tel: 0421-3201271. **THIRUVALLA:** 24/590-14, C.V.P Parliament Square Building,Cross Junction, Thiruvalla - 689 101,Kerala, Tel no: 0469 - 6061004. **TINSUKIA:** Dhawal Complex, Ground Floor, Durgabari, RangagoraRoad,Near Dena Bank, Tinsukia-786125, Tel: 374-2336742. **TIRUNELVELI:** 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli-627001, Tel: 0462-320 0308. **TIRUPATHI:** Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, TirumalaByepass Road, Tirupathi-517 501, Tel: 0877-3206887. **TRICHUR:** Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909. **TRIVANDRUM:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004, Tel: 0471-324 0202. **TUTICORIN:** Ground Floor, Mani Nagar, Tuticorin, Tuticorin, Tuticorin-628 008, Tel: 461-3209960. **UDAIPUR:** 32 Ahinsapuri, Fatehpura Circle, Udaipur-313004, Tel: 0294-3200054. **UDHAMPUR:** Guru Nanak Institute, NH-1A, Udhampur - 182101, Jammu, Tel no: 191-2432601, **UJJAIN :**123, 1st Floor, Siddhi Vinanyaka Trade Centre, Saheed Park, Ujjain -456 010, Tel: 734-3206291. **UNJHA (PARENT: MEHSANA):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha -384 170, Tel: -. **VADODARA:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007, Tel: 0265-301 8032, 301 8031. **VALSAD:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001, Tel: 02632-324623. **VAPI:**208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 0260 - 6540104. **VARANASI:** Varanasi- Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi-221010, Uttar Pradesh, **VASO(PARENT GOA):** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama -403802, Tel: -. **VELLORE:** No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore-632 001, Tel: 0416-3209017. **VIJAYAWADA:** 40-1-68, Rao &Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada-520 010, Tel: 0866-329 9181, 329 5202. **VISAKHAPATNAM:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam-530 016, Tel: 0891-329 8397, 329 8374, 2554893. **WARANGAL:** A.B.K Mall, Near Old Bus Depot Road, F-7, Ist Floor, Ramnagar, Hanamkonda, Warangal - 506001, Tel. no. 0870 - 6560141. **YAMUNA NAGAR:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar-135 001, Tel: 1732-316770. **YAVATMAL:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatmal-445 001, Tel: 7232-322780.



