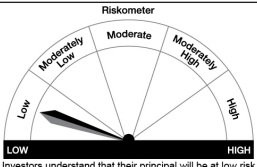
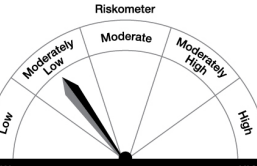
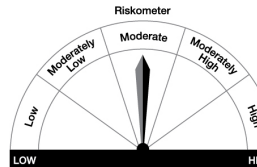


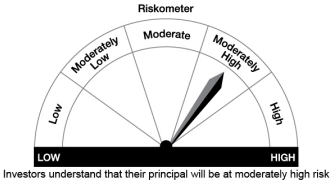
PRODUCT LABELING:

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
SBI Magnum Instacash Fund An Open-ended Liquid Scheme	<ul style="list-style-type: none"> Regular income for short term Investment in Debt and Money Market securities 	 <p>Investors understand that their principal will be at low risk</p>
SBI Premier Liquid Fund An Open-ended Liquid Scheme	<ul style="list-style-type: none"> Regular income for short term Investment in Debt and Money Market securities 	
SBI Magnum Gilt Fund - Short Term Plan An Open-ended dedicated Gilt Scheme	<ul style="list-style-type: none"> Regular income over short term Investment in government securities. 	 <p>Investors understand that their principal will be at moderately low risk</p>
SBI Savings Fund An Open-ended Debt Scheme	<ul style="list-style-type: none"> Regular income for medium term Investment in floating rate Debt and Money Market securities 	
SBI Ultra Short Term Debt Fund An Open-ended Income Scheme	<ul style="list-style-type: none"> Regular income for short term Investment in Debt and Money Market securities 	
SBI Short Term Debt Fund An Open-ended Income Scheme	<ul style="list-style-type: none"> Regular income for short term Investment in Debt and Money Market securities 	
SBI Magnum Income Fund An Open-ended Debt Scheme	<ul style="list-style-type: none"> Regular income for medium term Investment in Debt and Money Market securities 	
SBI Magnum Gilt Fund - Long Term Plan An Open-ended dedicated Gilt Scheme	<ul style="list-style-type: none"> Regular income over medium term Investment in government securities. 	 <p>Investors understand that their principal will be at moderate risk</p>
SBI Magnum Monthly Income Plan* *An Open-ended debt scheme. Monthly Income is not assured and is subject to the availability of distributable surplus	<ul style="list-style-type: none"> Long term capital appreciation and current income Investment in equity and equity related instruments as well as fixed income securities (debt and money market securities). 	
SBI Regular Savings Fund An Open-ended income Scheme	<ul style="list-style-type: none"> Long term capital appreciation and current income Investment in equity and equity related instruments as well as fixed income securities (debt and money market securities). 	
SBI Dynamic Bond Fund An Open-ended Income Scheme	<ul style="list-style-type: none"> Regular income for medium term Investment in Debt/Money Market/ Corporate Bonds/ Government securities 	
SBI Corporate Bond Fund An Open-ended Debt Scheme	<ul style="list-style-type: none"> Regular income for medium term Predominantly investment in corporate debt securities. 	
SBI Magnum Monthly Income Plan – Floater* An Open-ended debt Scheme. Monthly income is not assured and is subject to the availability of distributable surplus	<ul style="list-style-type: none"> Long term capital appreciation and current income Investment in equity and equity related instruments as well as fixed income securities (debt and money market securities). 	
SBI Treasury Advantage Fund An Open-ended Income Scheme	<ul style="list-style-type: none"> income over short term To generate regular income through a judicious mix of portfolio comprising, predominantly of money market instruments and short term debt securities. 	
SBI Benchmark Gsec Fund An Open-ended Gilt Scheme	<ul style="list-style-type: none"> Credit risk free returns over medium to long term. Investing predominantly in government securities with average maturity of 10 years. 	
SBI Inflation Indexed Bond Fund An Open-ended Debt Scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in inflation indexed securities issued by Central Government, State Government and / or Corporate Issuers 	

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

Key Information Memorandum

Name of the Scheme	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	Riskometer
SBI Magnum Children's Benefit Plan An Open-ended Income Scheme	<ul style="list-style-type: none"> Long term capital appreciation and current income Investment in equity and equity related instruments as well as fixed income securities (debt and money market securities). 	 <p>Investors understand that their principal will be at moderately high risk</p>
SBI EDGE Fund An Open-ended Hybrid Fund	<ul style="list-style-type: none"> Long term capital appreciation and current income Investment in equity and equity related instruments, Gold ETF, as well as fixed income securities (debt and money market securities). 	
SBI Dynamic Asset Allocation Fund An Open-ended Dynamic Asset Allocation Scheme	<ul style="list-style-type: none"> Income and capital appreciation. Dynamic Asset allocation between equity & equity related Instruments and fixed income instruments so as to provide with long term capital appreciation. 	

*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 INSTACASH FUND

SBI Magnum InstaCash Fund invests in 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). Trading volumes and settlement periods inherently restricts the liquidity of the scheme's investments.

SBI PREMIER LIQUID FUND

SBI Premier Liquid Fund invests in 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). Trading volumes and settlement periods inherently restricts the liquidity of the scheme's investments.

SBI MAGNUM INCOME FUND

SBI Magnum Income Fund will be investing in debt instruments (including securitized debt), Government Securities and money market instruments (such as 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 MAGNUM GILT FUND

- a. SBI Magnum Gilt Fund is prone to interest rate risks like any other debt instruments. Changes in interest rates will affect the scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise.
- b. SBI Magnum Gilt Fund will be investing in Government Securities only with the exception of investments in 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 MAGNUM MONTHLY INCOME PLAN (An open ended debt scheme. Monthly Income is not assured and is subject to availability of distributable surplus)

- a. SBI Magnum Monthly Income Plan will be investing in debt instruments (including securitized debt), Government Securities and money market instruments (such as term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI) as also equity & equity related 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.
- b. The Mutual Fund is not assuring that it will make monthly or quarterly or annual dividend distributions. All dividend distributions are subject to the availability of distributable surplus.

SBI MAGNUM CHILDREN'S BENEFIT PLAN

- a. The Scheme has two options for premature repurchases. Premature repurchase in cases of donor investing through parents where the lock-in facility has been exercised, will be permitted only on a joint request from both the donor & the parent/legal guardian. Repurchase without the lock - in will be permitted on a request from parent/legal guardian. The other terms and conditions for repurchases are same under both options as detailed in the section on redemption and repurchases.
- a. SBI Magnum Children's Benefit Plan will be investing in debt instruments (including securitized debt), Government Securities and money market instruments (such term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI) as also equity & equity related 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 REGULAR SAVINGS FUND

SBI Regular Savings Fund will be investing in debt instruments (including Securitized debt), Government Securities and money market instruments (such as term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI) as also equity & equity related instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement In view of the same; the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances 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 DYNAMIC BOND FUND

SBI Dynamic Bond Fund would be investing debt Instruments (including Securitized debt), Government Securities and Corporate Debt including 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 MAGNUM MONTHLY INCOME PLAN - FLOATER (An open ended debt scheme. Monthly Income is not assured and is subject to availability of distributable surplus)

- a. MMIP - Floater would be investing in 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) as also in equity & equity related 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. Different types of securities in which the scheme would invest as given in the SID carry different levels of risk. Accordingly the scheme's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risk than bonds, which are AA rated.

SBI ULTRA SHORT TERM DEBT FUND

SBI Ultra Short Debt Fund will be investing in debt instruments, Government Securities, securitized debt, debt derivatives and money market instruments. Trading volumes and settlement periods inherently restrict the liquidity of the scheme's investments. In the event of a restructuring of the scheme's investment portfolio, these periods may become significant.

SBI SHORT TERM DEBT FUND

SBI Short Term Debt Fund will be investing in debt instruments, Government Securities, securitized debt, debt derivatives and money market instruments. Trading volumes and settlement periods inherently restrict the liquidity of the scheme's investments. In the event of a restructuring of the scheme's investment portfolio, these periods may become significant.

SBI EDGE FUND

SBI EDGE Fund would be investing in equity & equity related instruments, gold ETF, 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.

SBI TREASURY ADVANTAGE FUND

The scheme carries risks associated with investing in debt securities, money market instruments, securitized debt, derivatives, Foreign Securities, short selling and securities lending.

SBI BENCHMARK GSEC FUND

The Scheme carries risks associated with investing in only government securities. The performance of the Scheme may be affected by changes in Government policies, general levels of interest rates and risks associated with trading volumes, liquidity and settlement systems, etc.

SBI CORPORATE BOND FUND

The scheme carries risks associated with investing in corporate debt securities, money market instruments, securitized debt, derivatives and securities lending.

SBI INFLATION INDEXED BOND FUND

The scheme carries risks associated with investing in inflation indexed securities, debt & money market instruments, securitized debt and derivatives.

SBI SAVINGS FUND

The scheme carries risks associated with investing in floating & fixed rate debt securities, money market instruments, securitized debt, derivatives and foreign securities.

SBI DYNAMIC ASSET ALLOCATION FUND

SBI Dynamic Asset Allocation Fund will be investing in Equity and equity related securities including derivatives, foreign securities, debt, money market instruments /Units of debt & liquid mutual funds. 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 three directors including the Managing Director and two independent directors.

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 INSTACASH FUND

This is a liquid category scheme. The investment strategy would be oriented towards providing high degree of liquidity while seeking to maintain stable returns. The scheme would invest in debt and money market instruments having a residual maturity not exceeding 91 days.

SBI MAGNUM INSTACASH FUND - LIQUID FLOATER

Fund will invest their entire corpus in debt (Corporate debentures & bonds, PSU/FI/Govt. guaranteed bonds), Govt. securities, and money market instruments (commercial paper, certificates of deposit, T-bills, bills rediscounting, repos, short-term bank deposits etc). Fund will try to mitigate interest rate risk and generate opportunities for regular income through a portfolio investing predominantly in floating rate securities and money market instruments. The scheme would invest in debt instruments having a residual maturity not exceeding 91 days. Investments under the fund in floating rate securities and money market instruments would constitute at least 65% of the total investments.

SBI PREMIER LIQUID FUND

The investment strategy is to invest the monies in Cash and alternate to Call Money Market instrument, Corporate debenture and Bonds /PSU, FI Government guaranteed Bonds, Government Securities including Securitized Debt, International bonds and Derivative instruments to provide attractive returns to the Magnum/Unit holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt and money market instrument. The scheme would invest in debt and money market instruments having a residual maturity not exceeding 91 days.

SBI MAGNUM INCOME FUND

The objective of the scheme is to provide the investors an opportunity to earn, in accordance with their requirements, through capital gains or through regular dividends, returns that would be higher than the returns offered by comparable investment avenues through investment in debt & money market securities. Accordingly, based on a continuous evaluation of macro-economic factors, market dynamics and debt-issuer specific factors, investments are carried out under this scheme.

SBI MAGNUM GILT FUND

To provide the investors with returns generated through investments in government securities issued by the Central Government and / or a State Government. A portfolio invested in securities issued by Government of India (G-Secs) or the state government securities is normally associated with an investment strategy in the debt markets that is free of credit risk (i.e. the risk of default by the issuer).

The scheme may also invest in the term / notice money market (or in any alternative investment to the call market as may be directed by RBI), repos and reverse repos in order to meet the liquidity requirements of the scheme or on defensive considerations. Income may be generated through the receipt of the coupon payments, the amortisation of the discount on debt instruments or the purchase and sale of securities in the underlying portfolio. To ensure total safety of the Magnumholder's Funds, the scheme will not invest in any other securities such as shares or corporate debentures.

The Fund will seek to underwrite issuance of Government Securities if and to the extent permitted by SEBI / RBI and subject to the prevailing rules and regulations specified in this respect and may also participate in their auction from time to time.

The scheme offers investors two separate investment plans (i.e. Short-Term Plan and Long-Term Plan) representing investments made and held in two separate investment portfolios. The portfolios of the two Plans may differ in the allocation to a particular asset class and in the average portfolio-maturity. Under the Short-Term

Plan, the funds will be normally managed to a maximum average portfolio-maturity of three years. Under the Long-Term Plan, the funds will normally be managed to an average portfolio-maturity longer than three years.

SBI MAGNUM MONTHLY INCOME PLAN (An open ended debt scheme. Monthly Income is not assured and is subject to availability of distributable surplus)

Investments under the fund will be a mix of debt, equity & money market instruments. Debt instruments will be invested based on evaluation of macro-economic factors, market dynamics and issuer specific factors. Maximum exposure to equities is capped at 15% in this scheme.

SBI MAGNUM CHILDREN BENEFIT PLAN

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

The proportion of the scheme portfolio invested in each type of security will vary in accordance with economic conditions, interest rates, liquidity and other relevant considerations, including the risks associated with each investment. The fund manager with the approval of the Investment Committee may invest the entire assets in GOI securities only depending on the above factors.

The scheme however intends to invest only 20% of the corpus in equity and equity related instruments. Any investment in equity and equity related instruments above 20% but within 25% would depend on market conditions if it is deemed to be in the larger interests of the Magnum holders / Unit holders and would be with the prior approval of the Managing Director.

SBI REGULAR SAVINGS FUND

SBI Regular Savings Fund will be investing atleast 80% of its corpus in investment grade Debt instruments and Money market instruments and the balance will be invested in equity and equity related instruments. The stocks will be selected from the BSE 100 index only.

SBI DYNAMIC BOND FUND

The investment strategy of the Scheme would be to allocate fund corpus across debt and money market instruments of various maturities on the basis of the expected interest rate scenario. Since the interest rates can be volatile at times, the fund will always endeavor to invest in highly liquid debt and money market instruments. The fund will follow an active duration management strategy as a result of which the portfolio turnover could be high.

SBI MAGNUM MONTHLY INCOME PLAN – FLOATER (An open ended debt scheme. Monthly Income is not assured and is subject to availability of distributable surplus)

Investments in Floating rate securities would be atleast 65% of the net assets of the scheme while the balance would be invested in fixed rate securities, money market instruments and/or equity related instruments. In the absence of Floating Rate securities, the Fund Manager may swap fixed rate returns for floating rate returns through derivatives like Interest Rate Swap/Forward Rate arrangements as permitted under Regulations. Maximum exposure to equities is capped at 15% in this scheme. The scheme may also invest in short term deposits of scheduled commercial banks as permitted under the Regulations.

Investments in Securitized Debt will not exceed 10% of the investment in Floating rate/fixed rate instruments while investments in International Bonds will be within the SEBI stipulated limits. Debt instruments in which the scheme invests shall be rated as not below investment grade by atleast one recognized credit rating agency authorized under the SEBI Act, 1992.

SBI ULTRA SHORT TERM DEBT FUND

- Higher proportion of investment in Money Market Instruments
- Average maturity not to exceed 2 years. In normal market conditions it is expected to be maintained between 3 months and 9 months
- Endeavour to minimize interest rate risk and credit risk

SBI SHORT TERM DEBT FUND

- Higher proportion of investments in mark to market instruments
- Average maturity not to exceed 3 years

SBI EDGE FUND

The Fund seeks to achieve its investment objective by investing under normal circumstances in a combination of Equity, Gold ETF & Debt & Money market instruments.

The fund will invest 32% in Equity & Equity related instruments including equity ETF, 36% in Debt instruments and money market instruments and 32% in Gold ETF in normal market conditions. The allocation will change over a period due to market appreciation or depreciation. The portfolio will be rebalanced every 2 months to 32% in Equity & Equity related instruments including equity ETF, 36% in Debt instruments and money market instruments and 32% in Gold ETF. Further, during the intermittent period any inflow/ will be deployed within the limits as defined in the asset allocation.

SBI TREASURY ADVANTAGE FUND

This Scheme is meant for investors looking at avenues to deploy their surplus funds in primarily debt securities and money market instruments with a short term investment horizon. The Scheme will be managed according to the investment objective and will endeavour to generate regular income with low risk. The Scheme will invest in money market and investment grade debt securities such as certificates of deposit, commercial papers, corporate debentures, structured obligations, treasury bills, etc. and shall maintain reasonable liquidity. Under normal conditions the average maturity of the portfolio of the Scheme would be maintained between 6 months to 18 months. In the event of any deviation in the average maturity of the Portfolio the Scheme would be rebalancing the portfolio with a period of one month

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from the date of such deviation.

The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies. The investment team will primarily use a bottom up approach to assess the quality of the security / instrument (including the financial health of the issuer) as well as the liquidity of the security.

Investments in debt instruments carry various risks such as interest rate risk, liquidity risk, market risk, reinvestment risk, etc. While such risks cannot be eliminated, they may be minimized through appropriate credit monitoring, portfolio diversification and effective use of hedging techniques.

SBI BENCHMARK GSEC FUND

The corpus of the Scheme will be invested primarily in dated securities issued by Central / State Government such that the Scheme will endeavour to maintain an average maturity of close to ten years. The Scheme will be managed according to its respective investment objective and will endeavour to generate regular income with Medium risk. The rationale for investment in such securities is to minimize the credit risk of counterparty default risk as sovereign securities issued by the Central/State Governments are generally considered to be of the better credit quality and safety for timely servicing of debt obligations.

SBI CORPORATE BOND FUND

Corporate debt securities yields normally trade above government securities yields. The fund aims to provide investors with yield spread on corporate debt securities by cautiously managing the excess risk on its corporate investments. The fund will follow an active credit quality management strategy.

Performance will depend on the Asset Management Company's ability to assess accurately and react to general market conditions and changing financial characteristics of the security issuers.

The investments may be made in primary as well as secondary markets. The portfolio will be sufficiently diversified so as to reduce the risk of underperformance due to unexpected security specific factors.

The Scheme being open-ended, some portion of the portfolio will be invested in money market instruments so as to meet the normal repurchase requirements. The remaining investments will be made in corporate debt securities which are either expected to be reasonably liquid or of varying maturities. However, the NAV of the Scheme may be impacted if the securities invested in are rendered illiquid after investment.

SBI INFLATION INDEXED BOND FUND

The fund seeks to actively manage a portfolio of predominantly inflation linked securities to provide an inflation adjusted return whilst maintaining a balance between liquidity and profitability of the investments. Portfolio will be constructed using a combination of strategies like yield curve positioning, duration and other tactical strategies.

SBI SAVINGS FUND

Fixed/Floating rate Money market instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short term instruments as may be allowed under the Regulations. The Plan may also invest in short term deposits of scheduled commercial banks as permitted under the Regulations.

Fixed/Floating rate debt instruments will include Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds, Government Securities including Securitized Debt and International Bonds. Investments in Securitized Debt will not exceed 30% of the investment in Floating rate/fixed rate instruments while investments in International Bonds will be within the SEBI stipulated limits.

In the absence of Floating Rate securities, the Fund Manager may swap fixed rate returns for floating rate returns through derivatives like Interest Rate Swap/Forward Rate arrangements as permitted under Regulations.

Investment in Corporate Bonds and Debentures will be in securities with maturities not exceeding 3 years. This Plan will be ideal for investors with a short-term investment horizon of not more than 1 year.

The investments may be made in primary as well as secondary markets. The portfolio will be sufficiently diversified so as to reduce the risk of underperformance due to unexpected security specific factors. If allowed in future, the fund may invest in foreign debt (subject to relevant RBI guidelines and subject to RBI approval). Any investment in Government securities may be in securities supported by ability to borrow from the Treasury, or sovereign or state government guarantee, or supported by the Government of India / a State Government in any other manner.

The Scheme being open-ended, some portion of the portfolio will be invested in highly liquid money market instruments or government paper so as to meet the normal repurchase requirements. The remaining investments will be made in securities which are either expected to be reasonably liquid or of varying maturities. However, the NAV of the Scheme may be impacted if the securities invested in are rendered illiquid after investment. Please refer to the paragraph "Right to Limit Redemptions" in the section "Redemptions and Repurchase". Please refer to the section "NAV and Valuation of Assets of the Scheme".

Debt instruments in which the scheme invests shall be rated as not below investment grade by at least one recognized credit rating agency authorized under the SEBI Act, 1992. In case of short-term instruments, investments will be restricted to the instruments having CRISIL rating of P-2 and above and/or ICRA rating of A-2 and above or equivalent rating by other rating agencies. In case a debt instrument is not rated, mutual funds may constitute committees who can approve such proposals for investments in unrated instruments subject to the approval of the detailed parameters for such investments by the Board of Directors and the Board of Trustees.

However, the above investment pattern may be changed at the discretion of the Fund Manager in the interest of the investors provided such changes do not result in a change in the fundamental attributes / investment profile of the scheme and are short term changes on defensive consideration. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

SBI DYNAMIC ASSET ALLOCATION FUND

SBI Dynamic Asset Allocation Fund endeavours to meet the objective of this fund mainly from asset allocation between asset classes. This approach will help reduce the risk of tracking the individual asset classes. Based on historical observation, these asset classes exhibit very different risk – return profile and a low correlation to each other. Both Debt and Equity have a tendency to outperform each other on a relative risk adjusted basis under different market conditions. The fund strategy is based on the persistence of such outperformance over longer periods. The Scheme will allocate higher weight to the asset class that is relatively favourable under the prevailing market and economic conditions. The fund manager will aim for a superior risk adjusted returns over long time periods. The entire approach is rule based and involves a list of checklists and filters to generate buy and sell signals. The key feature of this approach is its design to buy into weakness and to sell into strength.

The optimal allocation between Equity, Debt and Cash will be based on three principles:

- Momentum
- Rate of change in momentum
- Exhaustion of momentum

1. Momentum: The model assess the relative strength of momentum for each asset class by examining whether current prices are above or below historical moving average prices for short and medium term periods. By using a combination of moving averages for different terms, we expect a higher stability and confidence in the momentum indicator. The asset class that shows a higher ratio between current price and the moving average price will get a higher weighting.

2. Rate of change: The model uses the rate of change in the momentum of the underlying assets in addition to the relative strength of the momentum to mitigate the risk of frequent changes in the signals. For an asset class to be considered strongly trending higher not only does the current price need to be above the moving averages but also the rate of change for the moving averages also need to be positive.

3. Exhaustion of momentum: A system based on momentum indicators attempt to identify a trend that is likely to persist and remain strong for a long period. However, even with very strong well-defined trends, there is likely to be a point at which the trend gets exhausted and there will be a reversal in price. The model incorporates the third and essential component of “momentum-exhaustion” which attempts to identify the price and time points at which the probability of a short-term reversal in price trend is quite high. The strategy involves tracking price behaviour and identifying price relationships that typically appear prior to and coincident with market turning points.

This framework requires the fund manager to monitor the level, rate of change and pattern of changes in the momentum for these asset classes on a regular basis. Under normal conditions, the fund manager would take the decision to reallocate the funds based on the relative strength of momentum and its rate of change for each asset class. However given the indications of momentum exhaustion reallocation will be based on the contrary stance to the existing momentum signal. In this framework, Fund Manager will use the “momentum-exhaustion” strategy solely on the equity asset class. When either a buy or sell signal is triggered using this strategy, the weight obtained for equity using the Momentum and Rate of change framework will be over-ruled. In other words, under a “Buy” signal, the portfolio will entirely shift to the equity asset class while under the “Sell” signal, the equity weight in the portfolio will be reduced to zero. This will last as long as the buy or sell signal is active. The “momentum-exhaustion” signals will eventually get deactivated either upon realizing a pre-calculated profit target or upon reaching a stop-loss level. Buy and sell signals using the “momentum-exhaustion” strategy are triggered relatively infrequently.

The frequency of reallocation and portfolio turnover will be maintained under control by allowing small deviation from the target weights suggested by the above strategy. The asset classes will retain market adjusted weights as long as the deviation from targeted weight is below an absolute percentage threshold. The allocation strategy of SBI Dynamic Asset Allocation Fund, under certain volatile market conditions, may signal frequent rebalancing of the portfolio in a short period of time.

The Scheme will use the derivatives for portfolio rebalancing. Use of derivatives will provide us the ability to follow these frequent signals and efficiently manage the fund. Derivatives on major equity indices are more liquid and less expensive to transact in comparison to selling or buying each individual securities in the portfolio. Derivatives will provide the ability to make larger changes in the allocation without increasing the risk of illiquidity. The exposure to derivatives will be gradually reduced as the market retains a stable trend.

Key Information Memorandum

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

	AUM (Rs. Crore)	Folios
SBI Magnum InstaCash Fund	1,388.84	12,952
SBI Magnum InstaCash Fund - Liquid Floater Plan	85.48	2,085
SBI Premier Liquid Fund	20,759.29	8,310
SBI Magnum Income Fund	3,172.49	20,066
SBI Magnum Gilt Fund - Short Term	117.90	808
SBI Magnum Gilt Fund - Long Term	2,346.04	11,806
SBI Magnum Monthly Income Plan	289.33	11,806
SBI Magnum Children's Benefit Plan	29.53	8,570
SBI Regular Savings Fund	16.51	1,263
SBI Dynamic Bond Fund	4,408.93	23,336
SBI Magnum Monthly Income Plan Floater	46.87	2,066
SBI Ultra Short Term Debt Fund	7,560.11	10,392
SBI Short Term Debt Fund	3,193.37	2,641
SBI EDGE Fund	9.49	1,288
SBI Treasury Advantage Fund	404.49	2,358
SBI Benchmark G Sec Fund	7.25	125
SBI Corporate Bond Fund	350.55	4,380
SBI Inflation Indexed Bond Fund	35.29	768
SBI Savings Fund	1,233.24	19,928
SBI Dynamic Asset Allocation Fund	146.74	8,326

I. SBI MAGNUM INSTACASH FUND

Open-ended Liquid Scheme

Continuous Offer for sale of Magnums/Units of ₹ 1,000 at NAV related prices

Investment Objective

For SBI Magnum Instacash Fund (Dividend and Growth Plans) (SMICF): To provide the investors an investment opportunity to earn returns through investment in debt and money market securities, while having the benefit of a very high degree of liquidity. **For SBI Magnum Instacash Fund -Liquid Floater (SMICF-LIQUID FLOATER):** To mitigate interest rate risk and generate opportunities for regular income through a portfolio investing predominantly in floating rate securities and money market instruments.

Asset Allocation Pattern of the scheme

Instrument	% of Portfolio of SMICF	% of Portfolio of SMICF - Liquid Floater	Risk Profile
Debt instruments (including Debt derivatives) and Money Market instruments (including cash/ CBLO / Repo and equivalent) with a residual maturity in line with SEBI regulation	Upto 100%	Upto 100%	Low to Medium
Securitized Debt	Up to 20%	Up to 20%	Medium to High

Investments under SMICF - Liquid Floater in floating rate securities and money market instruments would constitute at least 65% of the total investments.

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

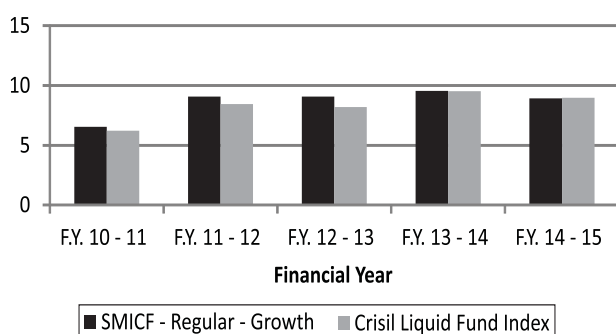
SBI Magnum Instacash Fund (SMICF)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Insta Cash - Regular - Growth	8.58%	8.95%	8.91%	7.38%
Benchmark: - Crisil Liquid Fund Index	8.56%	8.86%	8.60%	N.A.

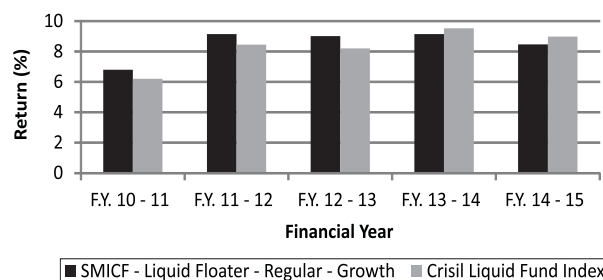
SBI Magnum Instacash Fund - Liquid Floater (SMICF - Liquid Floater)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Insta Cash Fund - Liquid Floater - Regular - Growth	8.12%	8.57%	8.73%	7.21%
Benchmark: - Crisil Liquid Fund Index	8.56%	8.86%	8.60%	6.74%

Financial Year Wise Returns



Financial Year Wise Returns



Plans and Options

For SMICF

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

For SMICF- Liquid floater

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

SBI Magnum InstaCash Fund and Magnum Instacash Fund -Liquid Floater Plan has been categorized as a Liquid Schemes under SEBI guidelines.

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 1 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

Dividend Policy

Daily and Weekly Dividends under the Dividend Plan. Daily and Weekly Dividend under the Dividend option of the Liquid Floater Plan. Payout under the Dividend options would be effected only for investments of ₹ 1 crore and above in case of liquid floater plan.

Name of the Fund Manager

Mr. Rajeev Radhrakrishnan (SBI Magnum Instacash Fund - Dividend & Growth Plan)

Mr. R. Arun (SBI Magnum Instacash Fund - Liquid Floater Plan)

Expenses of the scheme

Load Structure

Entry Load – N.A., For more details refer information common to all Debt & Liquid Schemes on page No. 2;

Exit Load –

SMICF - 0.10% for exit within 3 business days from the date of allotment; For exit after 3 business days from the date of allotment – Nil

SMICF - Liquid Floater - For exit within 40 days from the date of allotment – 0.25%; For exit after 40 days from the date of allotment - Nil

Actual expenses for the previous financial year:

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Instacash Fund	0.16%	0.09%
SBI Magnum Instacash Fund - Liquid Floater	0.28%	0.09%

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.

Key Information Memorandum

II. SBI PREMIER LIQUID FUND

Open-ended Liquid Scheme

Continuous Offer for sale of Units of ₹ 1,000 at NAV related prices

Investment Objective

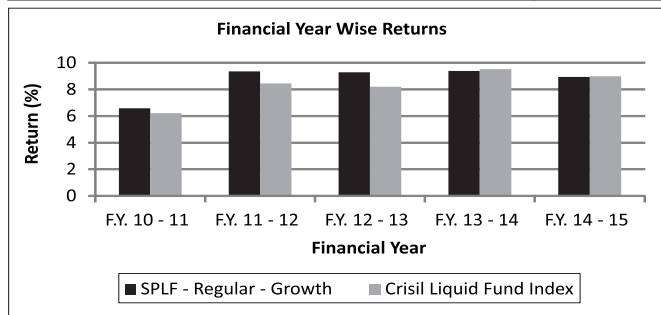
The investment objective of the scheme will be to provide attractive returns to the Magnum/ Unit holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt and money market instruments.

Asset Allocation Pattern of the scheme

Type of Instrument	Normal Allocation (% of Net Assets)	Risk Profile
Debt instruments (including Debt derivatives) and Money Market instruments (including cash/ CBLO / Repo and equivalent) with a residual maturity in line with SEBI regulation	Up to 100%	Low to Medium
Securitized Debt	Up to 20%	Medium to High

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

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Premier Liquid Fund - Regular - Growth	8.56%	8.93%	9.00%	7.82%
Benchmark: - Crisil Liquid Fund Index	8.56%	8.86%	8.60%	7.69%



Plans and Options

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

Dividend Policy

Daily, Weekly and Fortnightly Dividends under the Dividend Option of the SBI Premier Liquid Fund. Daily Dividends would be automatic reinvested. Payout under the Weekly and Fortnightly Dividends would be effected only for investments of ₹ 1 crore and above.

SBI Premier Liquid Fund has been categorized as a Liquid Scheme under SEBI guidelines.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 50000 & in multiples of Re. 1
- **Additional Purchase amount:** Rs. 10000 & in multiples of Re. 1
- **Repurchase:** Rs.10000 or 10 unit 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. Rajeev Radhakrishnan

Expenses of the scheme

Load Structure

Entry Load – N.A., For more details refer information common to all Debt & Liquid Schemes on page No. 2; Exit Load – Nil

Actual expenses for the previous financial year:

Scheme Name	Regular Plan	Direct Plan
SBI Premier Liquid Fund	0.11%	0.04%

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.

Following Plans of SBI Premier Liquid Fund have been discontinued for fresh subscription with effect from 01/10/2012: SBI Premier Liquid Fund – Institutional Plan – Growth & Dividend/ Weekly & Fortnightly Dividend.

III. SBI MAGNUM INCOME FUND

Open-ended Debt Scheme

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

Investment Objective

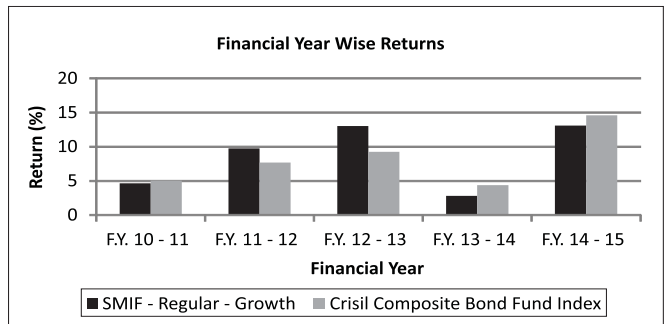
To provide the investors an opportunity to earn, in accordance with their requirements, through capital gains or through regular dividends, returns that would be higher than returns offered by comparable investment avenues through investment in debt and money market securities.

Asset Allocation Pattern of the scheme

Types of Instruments	Normal Allocation (% of net assets)	Risk profile
Corporate Debenture and Bonds/PSU/FI/ Govt. guaranteed Bonds/Other including Securitized Debt	Up to 90%	Low to Medium
Securitized Debt	Not more than 10% of investment in debt	Medium to High
Government Securities	Up to 90%	Low
Cash and Call Money	Up to 25%	Low
Money Market Instruments	Up to 25%	Low
Units of Other Mutual Funds	Up to 5%	Low

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

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Income Fund- Regular - Growth	12.53%	8.42%	8.87%	7.68%
Benchmark: - Crisil Composite Bond Fund Index	12.56%	9.13%	8.49%	N.A.



Plans and Options

Regular Plan & Direct Plan. Both plans have following:

Dividend – It has Reinvestment, Payout & Transfer facilities.

Growth

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 Composite Bond Index

Dividend Policy

Semi-annual and Quarterly Dividends under the Dividend Plan. Under the Bonus Option, the returns would be through declaration of Bonus Magnum/Units at periodic intervals subject to the availability of distributable surplus and at the discretion of the Fund Manager. Pursuant to the allotment of bonus units the NAV of the scheme will fall in proportion to the bonus units allotted and as a result the total value of units held by you would remain the same.

The Mutual Fund is not assuring that it will make dividend distributions. All dividend distributions are subject to the availability of distributable surplus.

Name of the Fund Manager

Mr. Dinesh Ahuja

Expenses of the scheme

Load Structure

Entry Load – N.A., For more details refer information common to all Debt & Liquid Schemes on page No. 2;

Exit Load - For exit within 1 year from the date of allotment : - For 10% of investment: Nil- For remaining investment – 1.00%; 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 Income Fund	1.73%	1.28%

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.

IV. SBI MAGNUM GILT FUND

Open-ended dedicated Gilt Scheme
 Continuous Offer for sale of Magnums/Units of ₹ 10 at NAV related prices

Investment Objective

To provide the investors/unitholders with returns generated through investments in government securities issued by the Central Government and / or a State Government.

Asset Allocation Pattern of the scheme

Types of Instruments	Normal Allocation (% of net assets)	Risk profile
Government of India dated securities	Upto 100%	Sovereign
State Government dated securities	Upto 100%	Low
Government of India Treasury Bills	Upto 100%	Sovereign

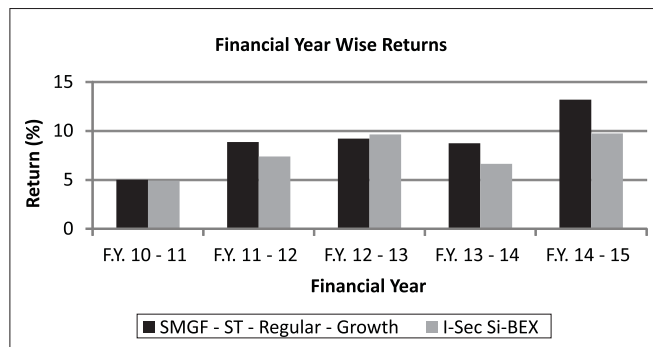
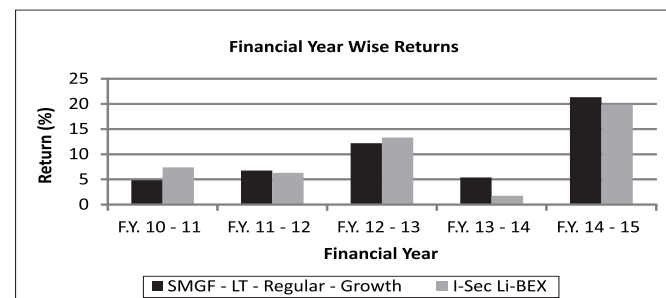
Performance of the scheme (As on 30th September, 2015)

Long Term Plan

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Gilt Fund - Long Term - Regular - Growth	17.81%	12.33%	10.38%	8.11%
Benchmark: - I-Sec Li-BEX	15.70%	10.35%	9.63%	N.A.

Short Term Plan

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Gilt Fund - Short Term - Regular - Growth	12.47%	10.36%	9.51%	7.68%
Benchmark: - I-Sec Si-BEX	9.91%	8.64%	8.26%	N.A.



Plans and Options

Short Term & Long Term. Both have two sub plans –Regular Plan and Direct Plan. Both sub-plans have Growth & Dividend options. 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

ISEC SI BEX (Short Term Plan); ISEC LI BEX (Long Term Plan)

Name of the Fund Manager

Mr. Dinesh Ahuja

Dividend Policy

Monthly dividend under the Short Term Plan; Quarterly dividend under the Long Term Plan.

Expenses of the scheme

Load Structure

Entry Load – N.A., For more details refer information common to all Debt & Liquid Schemes on page No. 2; Exit Load : Nil

Actual expenses for the previous financial year:

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Gilt Fund - Short Term	0.81%	0.52%
SBI Magnum Gilt Fund - Long Term	0.96%	0.71%

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.

Following Plans of SBI Magnum Gilt Fund- Long Term Plan have been discontinued with effect from 01/10/2012: SBI Magnum Gilt Fund- Long term-PF-Fixed Period 1year,2 years & 3 years – Growth/ Dividend and PF-Regular- Growth/Dividend.

Key Information Memorandum

V. SBI MAGNUM MONTHLY INCOME PLAN*

*(An open-ended debt scheme. Monthly Income is not assured and is subject to the availability of distributable surplus)

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

Investment Objective

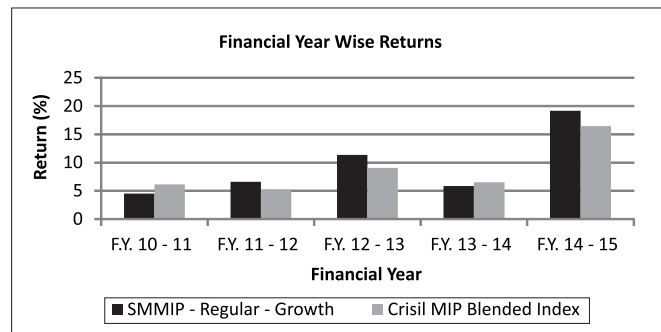
To provide regular income, liquidity and attractive returns to the investors through an actively managed portfolio of debt, equity and money market instruments.

Asset Allocation Pattern of the scheme

Types of Instruments	Normal Allocation (% of net assets)	Risk profile
Equity and equity related instruments	Not more than 15%	Medium to High
Debt instruments (including securitized debt) and Government Securities and Money Market Instruments	Not less than 85%	Low to Medium
Securitized debt	Not more 10% of the investments in debt instruments	Medium to High

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

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Monthly Income Plan - Regulars Growth	13.93%	11.14%	9.17%	8.14%
Benchmark: - Crisil MIP Blended Index	10.72%	9.67%	8.25%	N.A.



Plans and Options

Regular Plan and Direct Plan. Both plans have Growth and Dividend options. 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 MIP Blended Index

Name of the Fund Manager

Debt - Mr. Dinesh Ahuja; Equity - Mr. Ruchit Mehta

Dividend Policy

Monthly, Quarterly and Annual dividends under the Dividend Option.

Expenses of the scheme

Load Structure

Entry Load - N.A., For more details refer information common to all Debt & Liquid Schemes on page No. 2;

Exit Load : For exit within 1 year from the date of allotment: - For 10% of investment: Nil; - For remaining investment - 1.00%; 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 Monthly Income Plan	2.30%	1.74%

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.

VI. SBI MAGNUM CHILDREN'S BENEFIT PLAN

Open-ended Income Scheme

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

Investment Objective

To provide attractive returns to the Magnum holders/Units holders by means of capital appreciation through an actively managed portfolio of debt, equity, government securities and money market instruments.

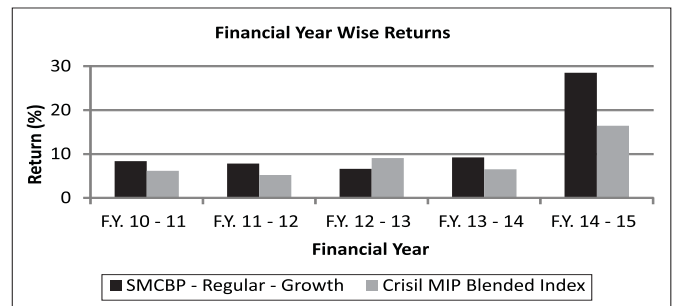
Asset Allocation Pattern of the scheme

Types of Instruments	Normal Allocation (% of net assets)	Risk profile
Equity and equity related instruments	Not more than 25%*	Medium to High
Debt instruments (including securitized debt) and Government Securities and Money Market Instruments	Upto 100%	Low to Medium
Securitized debt	Not more 10% of the investments in debt instruments	Medium to High

*The scheme however intends to invest only 20% of the corpus in equity and equity related instruments. Any investment in equity and equity related instruments above 20% but within 25% would depend on market conditions if it is deemed to be in the larger interests of the Magnum holders/Units holders and would be with the prior approval of the Managing Director & CEO.

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

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Children Benefit Plan - Regular - Growth	8.44%	11.67%	10.32%	9.96%
Benchmark: - Crisil MIP Blended Index	10.72%	9.67%	8.25%	N.A.



Plans and Options

Regular Plan and Direct Plan. Both plans have Growth option.

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 MIP Blended Index

Name of the Fund Manager

Mr. Rajeev Radhakrishnan

Expenses of the scheme

Load Structure

Entry Load – N.A., For more details refer information common to all Debt & Liquid Schemes on page No. 2; Exit Load – 3% for exit within 1 year; 2% for exit within 2 years; 1% for exit within 3 years from the date of investment, Nil- For exit after 3 years.

Group Personal Accident Insurance Policy

All resident Magnum holders or either parent of Magnum holders under this scheme will be covered by a Group Personal Accident Insurance Policy for death by accident or permanent total disability sustained due to accident. The insurance cover will commence from the date of allotment of units and will be available till the Magnum holder attains the age of 18 years or till such time the units are redeemed in accordance with this Offer Document, whichever is earlier. All non-resident Magnum holders are not covered under this insurance cover. The capital sum insured under the Group Personal Accident Insurance cover will be equivalent to 10 times the amount invested by the Magnum holder, subject to a maximum amount of Rs. 3 lakhs per Magnum holder. In addition to this, on the accidental death of either parent the Magnum holder will stand to receive an additional 10% of the claim amount towards educational expenses. The alternate child would also be entitled to be covered under the insurance cover in the event of the death of the Magnum holder. The insurance premium in respect of the insurance cover will be borne by the AMC.

If the Magnum holder/parent covered under the policy sustains any bodily injury resulting solely and directly from an accident caused by outward violent and visible means and shall within 12 calendar months of its occurrence be the sole and direct cause of the death of the Magnum holder/parent, the parent/legal guardian may file the claim for insurance.

The following documents are required for processing claims – Xerox copies of the statement of account, Death certificate, post-mortem certificate, FIR, Inquest or Coroner's report and the completed claim form.

The insurance company will not be liable for payment of compensation in respect of death resulting from reasons including but not limited to intentional or attempted suicide, influence of liquor or drugs or whilst engaging in aviation or ballooning, war invasion of foreign enemy, civil war, venereal disease or insanity or committing any breach of law with criminal intent, exposure to radioactive emission or pregnancy.

Nomination of an Alternate Child:

In the event of death of the Magnum Holder before attaining majority and in the event that an alternate child has been named, the alternate child shall stand transposed in respect of the Magnums held by the deceased Magnum Holder. Such alternate child will hold the Magnums in trust for and on behalf of the estate of the original Magnum Holder and his/her successor/legal heirs. The alternate child will continue in the scheme until he/she completes the age of 18 years and all the conditions of the Scheme including those relating to withdrawals will apply and be reckoned, with reference to the age of the alternate child.

In the event of the death of the beneficiary child, and where no alternate child has been specified by the applicant, as provided herein, the amount due will be paid to the parent/legal guardian of the beneficiary child, under the personal laws as may be applicable and such persons will be the only persons who will be recognized as having any title, rights or interest in the Magnums. For this purpose, the necessary legal formalities will have to be complied with.

When both the beneficiary child and the alternate child die simultaneously only the parent/legal guardian of the beneficiary child will have the right to claim the amount due. The parent/legal guardian of the alternate child will not have any claims in this regard.

Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Childrens Benefit Plan	2.45%	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 5.

VII. SBI REGULAR SAVINGS FUND

An Open-ended income Scheme

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

Investment Objective

To provide attractive returns to the Magnum/Unit holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt, equity and money market instruments.

Asset Allocation Pattern of the scheme

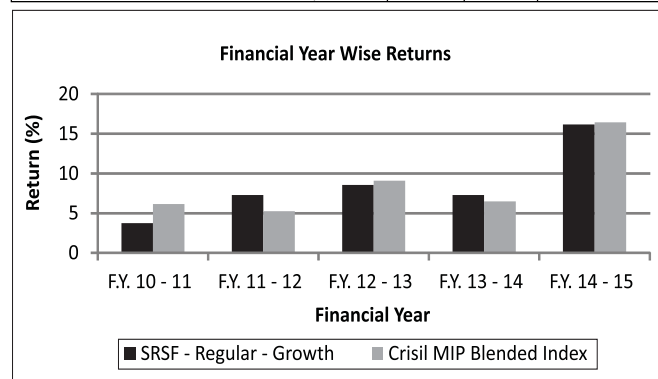
Types of instruments	Normal Allocation (% of net assets)	Risk profile
Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds, Government Securities including Securitized Debt and International Bonds	Up to 100%	Low to Medium
Of which Securitized Debt	Not more than 10% of the investments in debt instruments	Medium to High
Of which International Bonds	Within SEBI stipulated limits	Medium to High
Equity and equity related instruments	Up to 20%*	High
Derivative Instruments	Within approved limits	Medium to High
Cash and Call and Money Market Instruments	Up to 25%	Low

Pursuant to RBI Guidelines, presently Mutual Funds are not allowed to participate in Call Money.

*Only such stocks that comprise the S&P BSE 100 index will be considered for investment under this Plan.

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

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Regular Savings Fund - Regular - Regular - Growth	10.37%	9.83%	8.27%	7.66%
Benchmark: - Crisil MIP Blended Index	10.72%	9.67%	8.25%	7.89%



Plans and Options

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

Key Information Memorandum

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 MIP Blended Index

Dividend Policy

Dividends would be declared on a quarterly basis under the dividend options.

Name of the Fund Manager

Debt - Mr. Dinesh Ahuja; Equity - Mr. Ruchit Mehta

Expenses of the scheme

Load Structure

Entry Load - N.A., For more details refer information common to all Debt & Liquid Schemes on page No. 2; Exit Load - 1% for exit within 1 year from the date of allotment, Nil thereafter

Group Life Insurance Policy

All Magnum holders under this scheme between the age of 18 years and 54 years will be covered by a Group Life Insurance Policy offered by SBI Life Insurance Company Limited. The Magnum Holders will have to sign a self-declaration, as stipulated by the Insurance Company and also furnish proof of age (certified copies of birth certificate, passport or school leaving certificate) while submitting the application. The insurance cover will commence from the date of allotment of units and will be available till the Magnum holder attains the age of 55 years or till such time the units are redeemed in accordance with this Offer Document, whichever is earlier. Magnum Holders who do not fall within the age group of 18 years to 54 years would not be eligible for the Life Insurance Cover. All resident and non-resident Indian magnum holders within the age group specified above will be covered under this insurance cover. The sum assured under the Group Insurance cover will be equivalent to the amount of investment subject to a maximum insurance of Rs. 2 lakhs per Magnum holder.

The following example explains the amount of insurance cover an investor will be covered for in the case of unfortunate death during the tenure of the investment

Date of investment	Amount deposited	NAV	Number of Units
25.10.2004	25000	10	2500
30.12.2004	30000	15	2000
25.03.2005	80000	20	4000
Total	135000		8500

The investor will be covered for a maximum sum assured of Rs. 135000 as on 25.10.2004. However if the investor decides to repurchase partially an amount of Rs. 75000 on 15.05.2005 at a NAV of Rs. 25, then the amount of insurance cover in this case would be computed as follows:

Amount repurchased - Rs. 75000

NAV on date of repurchase - Rs. 25

Number of units redeemed - 3000 (75000/25)

The balance amount for insurance cover would be computed based on the acquisition NAV (based on First In First out (FIFO) method) of units. In this example the balance insurance cover will be

$135000 - ((2500 \times 10) + (500 \times 15)) = \text{Rs. } 102500$

(The dates and the NAV indicated in the example above are for the purpose of understanding only and the scheme does not assure that as on these days, the NAV will be the values indicated in the example)

The Magnum holder can appoint a nominee to receive the claim amount in the event of the unfortunate death of the Magnum holder. Only Resident Indian individuals can be nominated. The nominee for the purpose of the insurance cover will be the same person as the nominee for the scheme. The insurance premium in respect of the insurance cover will be borne by the AMC.

In the event of the unfortunate death of the Magnum holder covered under the scheme during the tenure of investment in the scheme, the nominee may lodge the claim for insurance supported by relevant documents as proof in claim of the death with the Registrars for the scheme. The AMC through the Registrars of the scheme will forward the claim alongwith the documents to SBI Life for payment. The Claim proceeds will be settled with

the Mutual Fund, which would then pay the claim amount to the nominee. The AMC has the discretion to modify the above insurance cover or change the insurance company on a prospective basis.

The insurance company will not be liable for payment of compensation in respect of death resulting from reasons including but not limited to suicide within first year of the investment, self inflicted injury, influence of liquor or drugs, whilst engaging in aviation or ballooning, venereal disease or AIDS or committing any breach of law or taking part in a criminal act, death of the insured due to or arising out of or directly or indirectly connected or traceable to war and hazardous sports and pastimes.

The following documents are required for processing claims -Statement of account, Original Death certificate issued by Government Authority, Attending Doctor's certificate, certified copy of Age proof of the deceased (birth certificate, passport or school leaving certificate)

It is mandatory to provide the date of birth, gender & nomination details of the investor at the time of the investment. In case the investor does not provide these details at the time of investment, application would be rejected.

Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Regular Savings Fund	2.43%	2.00%

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 and 6.

VIII. SBI DYNAMIC BOND FUND

Open Ended Income Scheme

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

Investment Objective

The investment objective will be to actively manage a portfolio of good quality debt as well as Money Market Instruments so as to provide reasonable returns and liquidity to the Unit holders.

However there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

Asset Allocation Pattern of the scheme

Proposed Asset Allocation Pattern

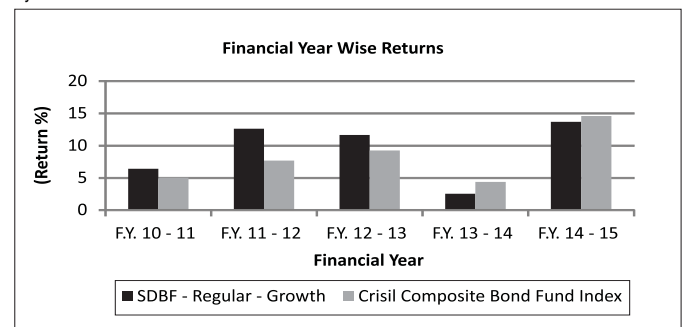
Instruments	As % of Net Assets (Min. - Max.)	Risk Profile
Debt* Instruments including Government Securities and Corporate Debt	0-100%	Medium
Money Market Instruments	0-100%	Low

* Debt Instruments may include securitized debt up to 40% of the net assets

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

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Dynamic Bond Fund - Regular - Growth	13.41%	8.47%	9.42%	5.07%
Benchmark: - Crisil Composite Bond Fund Index	12.56%	9.13%	8.49%	6.35%

Please note that the fundamental attributes of the Scheme (erstwhile Mangum NRI - Long Term Plan) viz, investment objective and asset allocation pattern of the scheme has been changed with effect from November 23, 2009 and also the name has been changed as SBI Dynamic Bond Fund



Plans and Options

Regular Plan and Direct Plan. Both plans have Growth and Dividend options. 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 Composite Bond Fund Index

Name of the Fund Manager

Mr Dinesh Ahuja

Dividend Policy

Dividend would be declared on a quarterly basis. Dividend declaration under the dividend option of the scheme 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 is assured under the scheme.

Expenses of the scheme

Load Structure

Entry Load – N.A., For more details refer information common to all Debt & Liquid Schemes on page No. 2;

Exit Load : For exit within 1 month from the date of allotment:

- For 10% of investment: Nil
- For remaining investment – 0.25%;

For exit after 1 month from the date of allotment - Nil

Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Dynamic Bond Fund	1.65%	1.01%

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 6.

IX. SBI MAGNUM MONTHLY INCOME PLAN - FLOATER*

*An Open-ended debt Scheme. Monthly income is not assured and is subject to the availability of distributable surplus

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

Investment Objective

To provide regular income, liquidity and attractive returns to investors in addition to mitigating the impact of interest rate risk through an actively managed portfolio of floating rate and fixed rate debt instruments, equity, money market instruments and derivatives.

Asset allocation pattern of the scheme

Types of Instruments	Normal Allocation (% of Net Assets)	Risk profile
Equity and equity related instruments including derivatives	0% - 15%	Medium to High
Debt and debt related instruments including derivatives Of which	85% - 100%	Low to Medium
Floating Rate Debt, Money Market instruments and derivatives*	65% - 100%	Low to Medium
Fixed Rate Debt, Money Market instruments and derivatives	0% - 20%	Low to Medium
Securitized Debt	Not more than 10% of the investments in debt instruments	Medium to High

Investment in Foreign Securities – Upto 20% of the net assets of the scheme

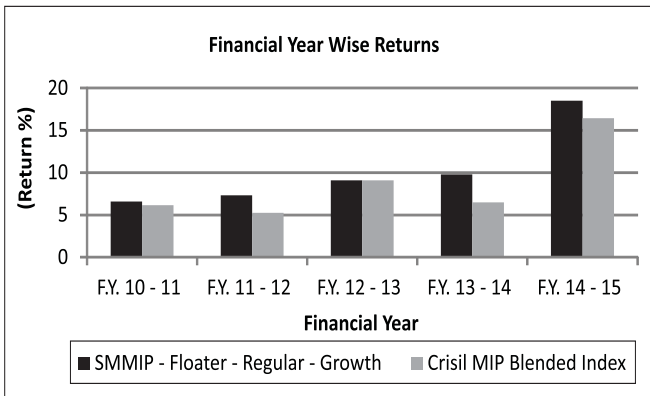
Maximum limit for stock lending – Not more 5% of the net assets of the scheme

+ Investments in Floating rate securities and money market instruments would constitute

atleast 65% of the net assets of the scheme while the balance would be invested in fixed rate securities and/or equity related instruments.

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

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Monthly Income Plan Floater - Regular - Growth	18.52%	12.37%	10.17%	7.87%
Benchmark: - Crisil MIP Blended Index	16.45%	10.59%	8.61%	8.30%



Plans and Options

Regular plan & Direct plan. Both plans have Growth Option and Dividend Option. Under the Dividend option, facility for reinvestment, payout & transfer of dividend is 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:** 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 MIP Blended Index

Fund Manager

Debt - Mr. Dinesh Ahuja; Equity – Mr. Ruchit Mehta

Dividend Policy

Monthly, Quarterly and Annual dividends under the Dividend Option.

Dividends under the scheme are subject to availability of distributable surplus.

Expenses of the scheme

Load Structure

Entry Load – N.A., For more details refer information common to all Debt & Liquid Schemes on page No. 2;

Exit Load : For exit within 12 months from the date of allotment:

- For 10% of investment: Nil
- For remaining investment – 1.00%;

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 Monthly Income Plan Floater	2.43%	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 5 & 6.

Key Information Memorandum

X. SBI ULTRA SHORT TERM DEBT FUND

An open ended Income Scheme
Continuous Offer for sale of Magnums/Units of ₹1,000 at NAV related prices

Investment Objective

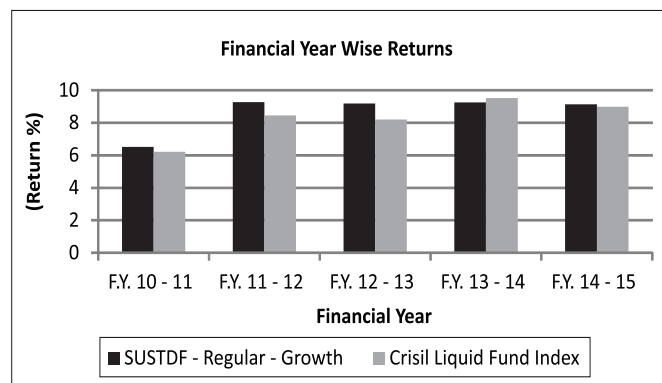
To provide investors with an opportunity to generate regular income with high degree of liquidity through investments in a portfolio comprising predominantly of money market instruments with maturity/residual maturity up to one year and debt instruments which are rated not below investment grade by a credit rating agency.

The asset allocation pattern under normal circumstances would be -

Type of Instrument	Normal Allocation (% of Net Assets)	Risk Profile
Money market instruments (including cash/ CBLO / Repo and equivalent) and debt securities with maturity/residual maturity up to one year including debt derivatives	65-100 %	Low to Medium
Debt securities with maturity/residual maturity more than one year including debt derivatives	0-35 %	Low to Medium
Securitized Debt	Up to 30%	Medium to High

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

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Ultra Short Term Debt Fund - Regular - Growth	9.09%	9.02%	9.04%	7.97%
Benchmark: - Crisil Liquid Fund Index	8.56%	8.86%	8.60%	7.60%



Plans and Options

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

Dividend Option

Declaration of dividends on a daily basis (compulsory reinvestment), weekly, fortnightly and monthly with reinvestment, payout and transfer facilities. For weekly and fortnightly dividend options, payout facility is available only for investment above Rs. 1 crore.

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 1 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:

CRISIL Liquid Fund Index

Fund Manager:

Mr. Rajeev Radhakrishnan

Expenses of the scheme

Load Structure

Entry Load – N.A., For more details refer information common to all Debt & Liquid Schemes on page No. 2;

Exit Load – Nil.

Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Ultra Short Term Debt Fund	0.34%	0.27%

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 6.

Following Plans of SBI Ultra Short Term Debt Fund have been discontinued for fresh subscription with effect from 01/10/2012: SBI Ultra Short Term Debt Fund-Institutional Plan-Growth & Daily / Monthly/ Weekly/ Fortnightly Dividend.

XI. SBI SHORT TERM DEBT FUND

An open ended Income Scheme
Continuous Offer for sale of Magnums/Units of ₹10 at NAV related prices

Investment Objective

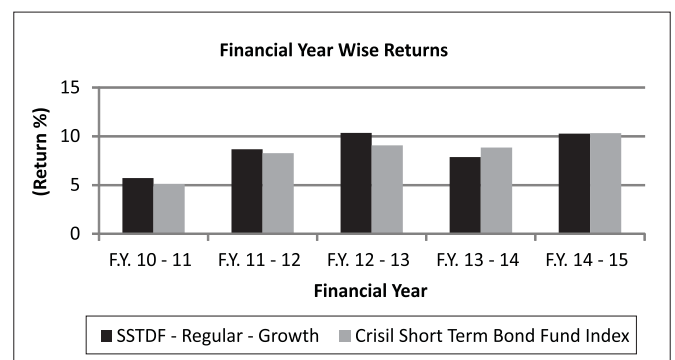
To provide investors with an opportunity to generate regular income through investments in a portfolio comprising of debt instruments which are rated not below investment grade by a credit rating agency and money market instruments.

The asset allocation pattern under normal circumstances would be -

Instrument	% of portfolio	Risk Profile
Debt securities including money market instruments & debt derivatives	65% - 100%	Low to Medium
Securitized Debt	0% - 35%	Medium

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

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Short Term Debt Fund- Regular - Growth	9.81%	8.93%	8.91%	6.46%
Benchmark: - CRISIL Short-Term Bond Fund Index	9.90%	9.24%	8.74%	8.09%



Plans and Options

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

Dividend Option: Declaration of dividends on weekly, fortnightly and monthly basis with reinvestment, payout, transfer facilities. For weekly dividend options, payout facility is available only for investment above Rs. 1 crore.

Minimum Application Amount:

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Rs. 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: CRISIL Short Term Bond Fund Index

Fund Manager: Mr. Rajeev Radhakrishnan

Expenses of the scheme

Load Structure

Entry Load – N.A., For more details refer information common to all Debt & Liquid Schemes on page No. 2; Exit Load – 0.25% for exit within 90 days the date allotment; For exit after 90 days from the date of allotment – Nil

Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Short Term Debt Fund	0.83%	0.46%

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 6.

Following Plans of SBI Short Term Debt Fund have been discontinued with effect from 01/10/2012: SBI Short Term Debt Fund-Retail Plan-Growth & Weekly/ Fortnightly/ Monthly/ Dividend.

XII. SBI EDGE FUND

An Open-ended Hybrid Fund

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

Investment Objective

The investment objective of the fund is to generate growth & capital appreciation by investing in Equity, Gold ETF and Debt & Money market instruments.

Asset allocation pattern of the Scheme

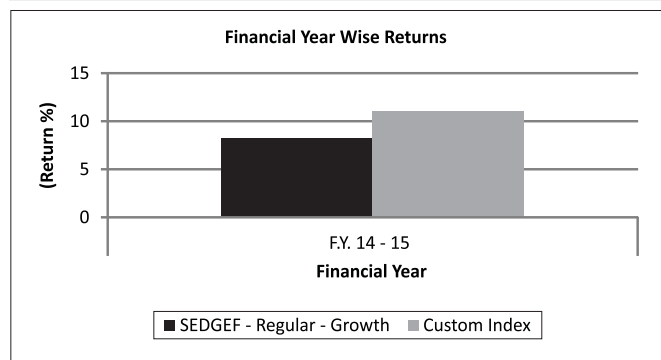
Type of Instrument	% of Portfolio	Risk Profile
Equity & Equity Related instruments*	20% to 45%	High
Gold ETF	20% to 45%	Medium to High
Debt & money market instruments including securitized debt#	20% to 60%	Low to Medium

* Exposure to derivatives instruments in the scheme will be to the extent of 50% of the net assets of the scheme. The cumulative gross exposure through Equity, Gold ETF, Debt & Money market instruments and derivative positions will not exceed 100% of the net assets of the scheme. However, trading in derivatives by the scheme shall be restricted to hedging and portfolio balancing purposes as permitted by the regulations.

Investment in securitized debt will be to the extent of 20% of the net assets of the scheme.

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

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Edge Fund - Regular - Growth	2.19%	N.A.	N.A.	4.28%
Benchmark:- S&P BSE Sensex, Crisil Composite Bond Fund Index, Prices of Gold	3.63%	N.A.	N.A.	5.43%



Plans & Options

Regular Plan & Direct Plan. Both plans have Growth and Dividend options. 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

Custom Index of equal weight S&P BSE Sensex Index 33%, Crisil Composite Bond Fund Index 33% and Prices of Gold 33%.

Dividend policy

Dividend declaration under the dividend option of the scheme 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 is assured under the scheme.

Fund Manager

Mr. Dinesh Balachandran (Debt and Gold), Mr. Ruchit Mehta (Equity and Equity ETF)

Expenses of the scheme

Load Structure

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

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

Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Edge Fund	2.12%	1.75%

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 page number 6.

Key Information Memorandum

XIII. SBI TREASURY ADVANTAGE FUND

(An Open-ended Income Scheme)

Continuous Offer for sale of Units of ₹1000 at NAV related prices

Investment Objective

The scheme seeks to generate regular income through a judicious mix of portfolio comprising, predominantly of money market instruments and short term debt securities.

Asset Allocation Pattern of the scheme

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

Instruments	Asset Allocation (% of net assets)		Risk Profile
	Minimum	Maximum	
Money market instruments with residual maturity of upto 1 year	50%	100%	Low to Medium
Debt securities including corporate debt, securitised debt* and government securities	0%	50%	Medium

* Investments in securitized debt will not exceed 20% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt.

The average maturity would be maintained between 6 months to 18 months.

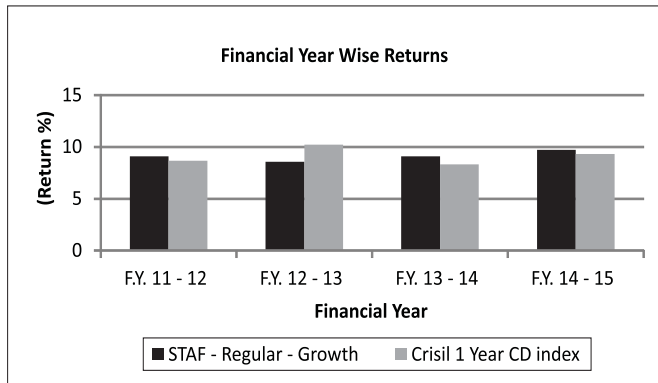
If the Scheme decides to invest in Foreign Securities in accordance with SEBI Regulations, it is the intention of the fund manager that such investments will not normally exceed 20% of the net assets of the Scheme.

Investment in debt derivatives instruments will be up to 50% of the net assets of the Scheme for the purpose of hedging and portfolio rebalancing.

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

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Treasury Advantage Fund - Regular - Growth	9.22%	9.04%	8.92%	8.31%
Benchmark: - Crisil 1 Year CD Index	9.80%	8.94%	8.89%	N.A.%

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



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 1 Year CD Index

Dividend policy

Declaration of dividends on daily, weekly and monthly basis. Daily Dividend would be automatically reinvested. Payout under the Weekly and Monthly Dividends would be effected only for investments of Rs. 1 crore and above. Dividend distribution is subject to the availability of distributable surplus and at the discretion of the Fund Manager.

Kindly note that if the Dividend under Payout sub-option is less than or equal to Rs. 250/- then it will be by default reinvested.

Name of the Fund Manager

Mr. Rajeev Radhakrishnan

Expenses of the scheme

Load Structure

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

Exit Load –For exit within 15 days from the date of allotment – 0.25%; For exit after 15 days from the date of allotment - Nil

Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Treasury Advantage Fund	0.71%	0.39%

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 6.

XIV. SBI BENCHMARK GSEC FUND

(An Open-ended Gilt Scheme)

Continuous Offer for sale of Units of ₹1000 at NAV related prices

Investment Objective

The scheme seeks to generate credit risk-free returns by investing predominantly in government securities with average maturity of 10 years.

Asset Allocation Pattern of the scheme

The funds collected under the plan shall generally be invested consistent with the objective of the plan in the following manner:

Instruments	Asset Allocation (% of net assets)		Risk Profile
	Minimum	Maximum	
Dated Government Securities	65%	100%	Low
Treasury Bills, Reverse Repo* & CBLO	0%	35%	Low to Medium

The scheme will not invest in derivatives & securitized debt.

* Investment in reverse repo will be only against the collateral of sovereign securities.

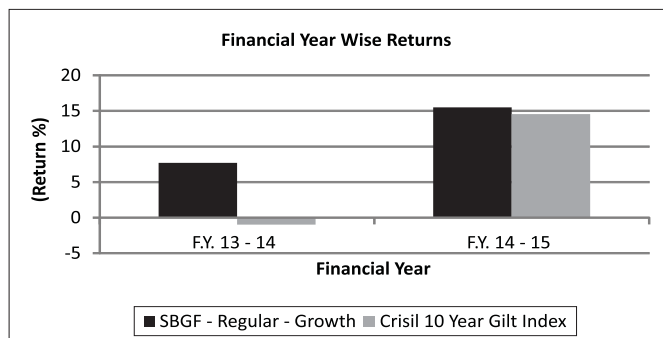
The Scheme shall not make any investment in ADRs / GDRs / Foreign Securities.

The Scheme shall not participate in repo in corporate debt.

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

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Benchmark Gsec Fund- Regular - Growth	14.18%	10.14%	N.A.	9.33%
Benchmark: - Crisil 10 Year Gilt Index	13.76%	7.56%	N.A.	6.83%

**Investors may please note that Daiwa Government Securities Fund - Short Term Plan has been restructured as SBI Benchmark Gsec Fund. For this, the fundamental attributes of Daiwa Government Securities Fund including the investment strategy, benchmark & the name of the scheme have been changed with effect from 16.11.2013.



Plans and Options

Regular & Direct Plan

Both plans will have Growth & Dividend option

The Dividend option offers Dividend Pay-out and Dividend Re-investment sub-options

Kindly note that if the Dividend under Payout sub-option is less than or equal to ₹ 250/- then it will be by default reinvested.

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 10 Year GILT Index

Name of the Fund Manager

Mr. Dinesh Ahuja

Expenses of the scheme

Load Structure

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

Exit Load – Nil.

Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Benchmark Gsec Fund	0.44%	0.19%

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 6.

XV. SBI CORPORATE BOND FUND

(An Open Ended Debt Scheme)

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

Investment Objective

The investment objective will be to actively manage a portfolio of good quality corporate debt as well as Money Market Instruments so as to provide reasonable returns and liquidity to the Unit holders.

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

Asset Allocation Pattern of the scheme

The Asset allocation of the scheme will be as follows:

Instruments	Indicative allocation (% of net assets)		Risk Profile High/Medium/Low
	Minimum	Maximum	
Corporate Debt Securities* including securitised debt#	80%	100%	Medium
Money Market instruments including T-Bills	0%	20%	Low to Medium

*Corporate Debt securities will include Debenture and Bonds issued by Corporate (private institutions across sectors including NBFC's, banks and other financial institutions), PSU's, Securitised Debt and International Bonds.

Investment in securitized debt will be to the extent of 40% of the net assets of the scheme.

Exposure to derivatives instruments in the scheme will be to the extent of 50% of the net assets of the scheme. The cumulative gross exposure through Debt & Money market instruments and derivative positions will not exceed 100% of the net assets of the scheme. However, trading in derivatives by the scheme shall be restricted to hedging and portfolio balancing purposes as permitted by the regulations.

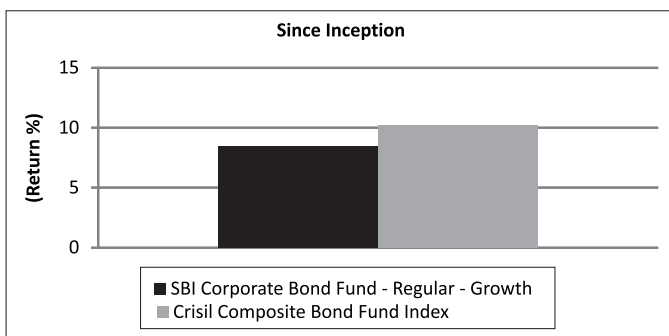
The above investment pattern is indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Review and rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will endeavour to restore within one month. If the fund manager for any reason is not able to rebalance the asset allocation within one month, the matter would escalate to Investment Committee for further direction. The Investment Committee shall record the reason in writing leading the reason for falling the exposure outside the asset allocation and the Committee shall review and as consider necessary may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996 as amended from time to time.

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

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Corporate Bond Fund – Regular Plan – Growth	11.49%	10.29%	9.92%	7.66%
Crisil Composite Bond Fund Index	12.56%	9.13%	8.49%	6.67%

** SBI Magnum Income Fund – Floating Rate Plan – Long Term Plan has been restructured as SBI Corporate Bond Fund with effect from July 17, 2014. Above performance is from the date of restructuring.



Key Information Memorandum

Plans and Options

Regular & Direct Plan.

Both the Plans provide Growth Option and Dividend Option.

Under the Dividend option, facility for reinvestment / payout / transfer of dividend will be available. Dividend option will have the daily & quarterly dividend frequency. Daily dividends would be automatically reinvested.

Minimum application amount

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1 thereafter.
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1 thereafter.
- **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 Composite Bond Fund Index

Name of the Fund Manager

Mr. Dinesh Ahuja

Expenses of the scheme

Load Structure

Entry load - N.A. For more details refer information common to all Debt & Liquid Schemes on page No. 2

Exit load - For exit within 12 months from the date of allotment: 3%; For exit after 12 months but within 24 months from the date of allotment: 1.50%; For exit after 24 months but within 36 months from the date of allotment: 0.75%; For exit after 36 months from the date of allotment: Nil

Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Corporate Bond Fund	0.88%	0.50%

SBI Magnum Income Fund – Floating Rate Plan – Long Term Plan has been restructured as SBI Corporate Bond Fund with effect from July 17, 2014. Above expenses are for the previous financial year and for the SBI Magnum Income Fund – Floating Rate Plan – Long Term Plan.

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 6.

About the Scheme

SBI Magnum Income Fund – Floating Rate Plan – Long Term Plan has been restructured as SBI Corporate Bond Fund with effect from July 17, 2014 as approved by the Board of Directors of the SBI Funds Management Private Limited and SBI Mutual Fund Trustee Company Private Limited. The Securities and Exchange Board of India (SEBI) has been taken on record the proposal for making changes in fundamental attributes of SBI Magnum Income Fund – Floating Rate Plan – Long Term Plan and restructuring as SBI Corporate Bond Fund as informed to AMC vide its letter no. OW/15573/2014 dated May 30, 2014.

XVI. SBI INFLATION INDEXED BOND FUND

(An Open Ended Debt Scheme)

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

Investment Objective

The investment objective of the scheme is to generate capital appreciation and income through investment in inflation indexed securities.

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

Asset Allocation Pattern of the scheme

The Asset allocation of the scheme will be as follows:

Instruments	Indicative allocation (% of net assets)		Risk Profile High/Medium/ Low
	Minimum	Maximum	
Inflation Indexed Securities#	70%	100%	Low to Medium
Debt* and Money Market Instrument / Units of debt & liquid mutual funds	0%	30%	Low to Medium

The cumulative gross exposure through Inflation indexed Securities, debt (including Money Market Instrument /Units of debt & liquid mutual funds) and derivative position will not exceed 100% of the net assets of the scheme.

*Exposure to domestic 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.

\$ Exposure to derivatives may be to the extent of 30% of the net assets. Exposure to derivatives will be from the allocation to debt and money market instruments other than inflation index securities.

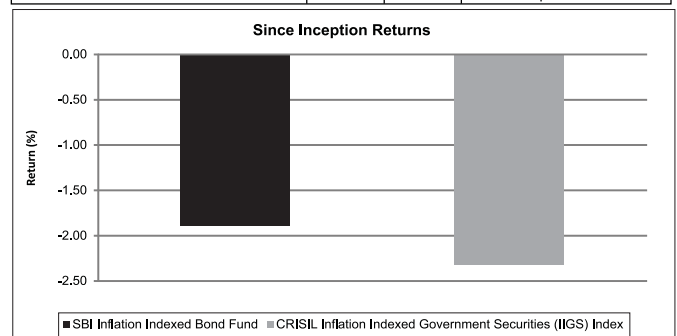
Securities includes inflations indexed bonds. It may also include inflation indexed money market securities if and when approved by RBI / SEBI.

The Scheme shall not invest in repo in corporate debt.

The Scheme shall not engage in Stock lending. The Scheme shall not invest in equity linked debentures.

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

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Inflation Indexed Bond Fund – Regular Plan - Growth	N.A.	N.A.	N.A.	2.85%
Crisil Inflation Indexed Government Securities Index	N.A.	N.A.	N.A.	2.45%



Plans and Options

Direct Plan & Regular Plan.

Both plans provide two options for investment – Growth Option and Dividend Option.

Under the Dividend option, facility for reinvestment, payout & transfer of dividend is available.

Minimum application amount

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1 thereafter.
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1 thereafter.
- **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 Inflation Indexed Government Securities Index

Name of the Fund Manager

Mr. Dinesh Ahuja

Expenses of the scheme

Load Structure

Entry load - N.A. For more details refer information common to all Debt & Liquid 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 (annualised) for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Inflation Indexed Bond Fund	1.14%	0.64%

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 6.

XVII. SBI SAVINGS FUND

(An Open Ended Debt Scheme)

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

Investment Objective

To endeavour to mitigate interest rate risk and seek to generate regular income alongwith opportunities for capital appreciation through a portfolio investing in Floating rate debt securities, Fixed rate securities, derivative instruments as well as in Money Market instruments.

Asset Allocation Pattern of the scheme

The Asset allocation of the scheme will be as follows:

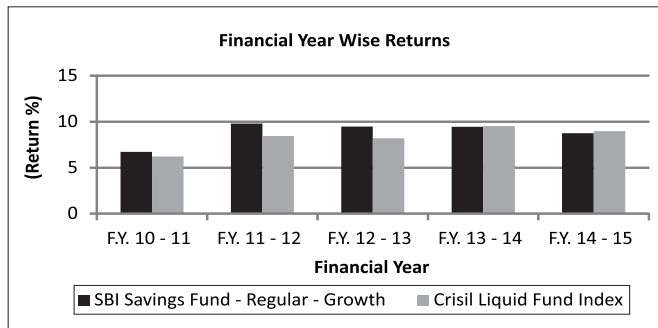
Instruments	Indicative allocation (% of net assets)		Risk Profile
	Minimum	Maximum	
Floating rate debt, money market and derivatives instruments	65%	100%	Low to Medium
Fixed rate debt, money market and derivatives instruments	0%	35%	Low to Medium

Investments in Corporate Bonds and Debentures would be in securities with maturities not exceeding 3 years. Investment in Securitized Debt would not exceed 30% of the investments in Floating/Fixed rate securities while investments in International Bonds would be within SEBI stipulated limits.

In the absence of Floating Rate securities, the Fund Manager may swap fixed rate returns for floating rate returns through derivatives like Interest Rate Swap/Forward Rate arrangements as permitted under Regulations.

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

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Savings Fund - Regular - Growth	8.71%	8.95%	9.16%	7.55%
Benchmark: - Crisil Liquid Fund Index	8.56%	8.86%	8.60%	7.10%



Plans and Options

Regular Plan & Direct Plan. Both plans have following:

Both plans provide two options for investment – Growth Option and Dividend Option.

Under the Dividend option, facility for reinvestment, payout & transfer of dividend is available. Dividend would be declared on daily, weekly and monthly basis.

Daily dividend would be compulsory reinvested. Payout under the Weekly Dividends would be effected only for investments of Rs. 1 crore and above

Minimum application amount

- **Minimum Investment Amount:** Rs. 5000 & in multiples of Re. 1 thereafter.
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1 thereafter.
- **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. R. Arun

Expenses of the scheme

Load Structure

Entry load - N.A. For more details refer information common to all Debt & Liquid Schemes on page No. 2

Exit load – For exit within 3 business days from the date of allotment – 0.10 %; For exit after 3 business days from the date of allotment – Nil.

Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Savings Fund	1.12%	0.51%

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 6.

About the Scheme

SBI Magnum Income Fund – Floating Rate Plan – Savings Plus Bond Plan has been carved out and renamed as SBI Savings Fund with effect from February 26, 2015, as approved by the Board of Directors of the SBI Funds Management Private Limited and SBI Mutual Fund Trustee Company Private Limited. The Scheme was part of the Umbrella Scheme – SBI Magnum Income Fund. The Securities and Exchange Board of India (SEBI) has been taken on record the proposal for carving out as informed to AMC vide its letter no. OW/3601/2015 dated February 02, 2015.

XVIII. SBI DYNAMIC ASSET ALLOCATION FUND

(An Open-ended Dynamic Asset Allocation Scheme)

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

Investment Objective

The objective of the fund will be to provide investors with an opportunity to invest in a portfolio of a mix of equity and equity related securities and fixed income instruments. The allocation between fixed income and equity instruments will be managed dynamically so as to provide investors with long term capital appreciation.

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

Asset Allocation Pattern of the scheme

The Asset allocation of the scheme will be as follows:

Instruments	Indicative allocation (% of net assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments including foreign securities#	0	100	High
Debt and Money Market instruments*	0	100	Low to Medium

The Scheme shall invest in derivatives within the limits, as prescribed by SEBI from time to time

Key Information Memorandum

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

Exposure in derivatives will not exceed 50% of the net asset of the Scheme. The cumulative gross exposure through Equity & Equity related instruments, Debt & Money Market Securities including derivatives positions will not exceed 100% of the net asset of the Scheme.

The Scheme shall not invest in repo in corporate debt.

The Scheme may engage in securities lending and short selling in accordance with SEBI (MF) Regulations.

Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the fund follows internal norms vis-a-vis exposure to a particular scrip or sector. These norms are reviewed on a periodic basis and monitored regularly.

#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 Dynamic Asset Allocation Fund - Reg - Growth	N.A.	N.A.	N.A.	-2.0620
Benchmark: - 50% Crisil 1 year CD Index + 50% S&P BSE Sensex	N.A.	N.A.	N.A.	0.2860

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 thereafter.
- **Additional Purchase amount:** Rs. 1000 & in multiples of Re. 1 thereafter.
- **Repurchase:** 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 investment amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

Benchmark Index

50% Crisil 1 year CD Index + 50% BSE S&P Sensex

Name of the Fund Manager

Mr. Dinesh Balachandran shall manage Equity & Equity related instruments & Debt and Money Market Instruments portion and Ms. Nidhi Chawla shall manage investments in foreign securities of the Scheme.

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 from the date of allotment - Nil

Actual expenses (annualised) for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Dynamic Asset Allocation Fund	2.22%	1.72%

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 6.

GENERAL INFORMATION AND GUIDELINES

GENERAL INFORMATION

- 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/Office of CAMS/ brokers/distributors and also displayed at the SBIMF website i.e. www.sbimf.com
- 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.
- Application by post:** Applications can be sent by post to the office of the Registrar (refer address on page no.4) 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.
- Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
- 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.
- SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme's objective for investment.
- 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 schemes the fund has the right to limit repurchase to 5% of the Magnums issued per day for the scheme as a whole. The limit may be changed from time to time.

- 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.
- 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.

- 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.

- 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.
- 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:

- 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).
- 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).
- In case the Sole / first applicant has an existing Folio No., it should be stated alongwith name and PAN details in the space provided for them. The form thereafter should be filled from Section 8 (onwards) (i.e. the back side of the form).
- Please fill in your date of birth as this may be required to identify you when communicating with us.
- If you have an email ID please include it as this will help us resolve any queries more promptly.
- To help us service you better, your telephone number(s) / mobile number(s) should also be provided including the relevant STD / ISD code.
- Permanent Account Number :** 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 Rs. 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.

- Know Your Customer (KYC)**

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.

Key Information Memorandum

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.sbimf.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 SBIMF 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.sbimf.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.
 - 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 in original on security paper 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.

ii) Who can invest:

- (i) For all schemes except SBI Regular Savings Fund and SBI Magnum Children's Benefit Plan
- (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) Foreign Portfolio Investors (FPI) (xvi) Qualified Foreign Investor (QFI)
- B. Non-Resident Indians (NRIs), Persons of Indian Origin (PIO) and FIIs can invest on fully repatriable basis. NRIs and PIOs can also apply on a non-repatriable basis from their NRO Account.
- (ii) In case of **SBI Regular Savings Fund**, only the following categories of investors are eligible to invest
- a. Resident Indian Individuals
 - b. Non-Resident Indians (NRIs) can invest on fully repatriable basis. NRIs can also apply on a non-repatriable basis from their NRO Account.
- (iii) In case of **SBI Magnum Children's Benefit Plan** the following categories proposing to gift to a child of less than 15 years of age are eligible to invest in the Scheme (subject to, wherever relevant, purchase of Magnums of mutual funds being permitted under relevant statutory regulations and their respective constitutions) : (i) Adult Resident individuals. (ii) Companies, Bodies Corporate, Public Sector Undertakings, Partnership Firms, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; (iii) 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. iv) Non Resident Indians (NRIs) can invest on fully repatriable basis only in cases where the Donee child is also an NRI. The age of the beneficiary child, i.e. the Magnum Holder, must be less than 15 years on the date of the investment by the Investor. Subsequent purchases of Magnums may be made until the beneficiary child completes 15 years of age. No proof of age is required. Declaration by the Investor and the date of birth mentioned in the application form is sufficient. However, the Trustees and/or the AMC may, if considered necessary, in their sole discretion ask for proof of the same.
- 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 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.

SBIMFTCPL 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
- o) 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.
- 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: 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 cheques will be accepted.
- vii) In case of change in bank mandate:
 - 1. A "CANCELLED" original cheque leaf of the New bank account (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 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 SBIFMPL Branches of SBI Mutual Fund or can be downloaded from our website www.sbimf.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 SBIFMPL Branches 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.

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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 SBIFMPL Branches 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 InstaCash Fund; SBI Magnum InstaCash Fund- Liquid Floater; SBI Premier Liquid Fund.; SBI Magnum Income Fund; SBI Magnum Gilt Fund – LTP; SBI Magnum Gilt Fund – STP; SBI Magnum Monthly Income Plan; SBI Magnum Children's Benefit Plan; SBI Regular Savings Fund; SBI Dynamic Bond Fund; SBI Magnum Monthly Income Plan-Floater; SBI Ultra Short Term Debt Fund; SBI Short Term Debt Fund; SBI EDGE Fund; SBI Treasury Advantage Fund; SBI Benchmark Gsec Fund; SBI Corporate Bond Fund; SBI Inflation Indexed bond Fund; SBI Savings Fund; SBI Dynamic Asset Allocation 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) 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.
- iii) 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.
- iv) The AMC shall not refund any demand draft charges.
- v) **INVESTMENT 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 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.

In case of SBI Magnum Gilt Fund default plan will be Long Term.

For all Liquid schemes default among Growth & Dividend option will be Dividend option. For Dividend mode between reinvestment, payout and transfer, default will be reinvestment. For dividend frequency default option will be the lowest period option specific for the fund.

For all Debt schemes and Dynamic Asset Allocation Fund default among Growth, Dividend and Bonus option will be Growth option. For Dividend mode between reinvestment, payout and transfer, default will be reinvestment. For dividend frequency default option will be the highest period option specific for the fund.

For Systematic Investment Plan and Systematic Withdrawal Plan please tick either "Monthly" or "Quarterly" frequency. If this is left blank or it is not clear, the default will be treated as "Monthly". In case monthly frequency is choosen please tick either "6 months" or "12 months" enrolment period. If this is left blank or it is not clear, the default will be treated as "12 months".

vi) 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.
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.

vii) 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.

viii) There will be no exit load on dividend reinvestment and bonus units.

ix) Unit holders must write the Folio number / Application number, if any, on the reverse of the cheques accompanying the Forms.

x) 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

- Exit load shall be as applicable for all transfers in the target/source schemes.
- The enrolment / termination request should be submitted, at least 7 days prior to the desired commencement / termination date.
- 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
- 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.
- In case start date is mentioned but end date is not mentioned, the application will be registered for perpetual period.
- Weekly transfer will be done on 1st, 8th, 15th & 22nd of the month.

Terms and conditions of monthly & quarterly STP:

- STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business day, if the date of transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice of minimum 7 days to the Registrars. In respect of STP transactions, an investor would now be permitted to transfer any amount from the switchout scheme, subject to:
 - Monthly – Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months
 - Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year
- STP can be done without any restriction on maintaining the minimum balance requirement as stipulated for the switch out scheme.

Terms and conditions of daily & weekly STP:

- Under this facility, investor can transfer a predetermined amount from one scheme (source scheme) to the other scheme (target scheme) on daily / weekly basis.
- Currently, this facility is available from SBI Magnum InstaCash Fund, SBI Magnum Instacash Fund – Liquid Floater, SBI Premier Liquid Fund, SBI Savings Fund, SBI Ultra Short Term Debt Fund & SBI Short Term Debt Fund (source scheme).
- Target schemes allowed would be all open ended equity schemes, SBI Magnum Balanced Fund, SBI Inflation Indexed Bond Fund, SBI Dynamic Asset Allocation Fund and SBI Gold Fund.
- 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 & in multiples Re. 1 thereafter for daily STP & Rs. 2000 & in multiples Re. 1 thereafter for weekly STP.

- 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:

$$\text{Flex STP amount} = \frac{\text{Fixed amount to be transferred per instalment} \times \text{number of instalments already executed, including the current instalment}}{\text{market value of the investments through Flex STP in the transferee scheme on the date of transfer}}$$
- 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.

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Note 10 - Nomination facility/ succession : Nomination facility is available only for individuals applying on their own behalf. Nomination can also be in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. 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 favor 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:

- a) 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.
- b) 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)

- a) For individual investors, the fund offers a Systematic Investment Plan (SIP) through ECS/Direct Debit or through Post Dated Cheques for all debt schemes except for all Liquid schemes. Under the SIP an investor can invest a fixed amount (a) every week for six weeks (subject to a minimum of Rs. 1000 per month and in multiples of Re. 1) (b) every month for six months (subject to a minimum of Rs. 1000 per month and in multiples of Re. 1) (c) every month for one year (subject to a minimum of Rs. 500 per month and in multiples of Re. 1) (d) every quarter for one year (subject to a minimum of Rs. 1500 per quarter and in multiples of Re.1) at applicable NAV-related prices. This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market.

Investors can subscribe to SIP facility by submitting completed application forms along with post-dated cheques. Entry into SIP can be on any date. However investor has to select SIP cycle of 1st/5th/10th/15th/20th/25th/30th (For February, last business day). A minimum 15 days gap needs to be maintained between SIP entry date and SIP cycle date. Subsequent post-dated cheques must be dated 1st/5th/10th/15th/20th/25th/30th (For February, last business day) of every month drawn in favor of the scheme as specified in the application form and crossed "Account Payee Only". The application may be mailed to the Registrars directly or submitted at any of the Investor Service Centers. The number of Magnums/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 1st, 8th, 15th & 22nd 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:
 - i) Weekly Systematic Investment Plan (WSIP)
 - ii) Monthly Systematic Investment Plan (MSIP)
 - iii) 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 Debit, 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:

1. If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual.
2. If the investor does not specify the date of SIP, the default date will be considered as 10th of every month.
3. If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly.
4. If the investor does not specify the plan option, the default option would be considered as Growth option.
5. 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:

1. The Top-up option must be specified by the investors while enrolling for the SIP facility.
2. The minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500.
3. 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.
4. 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.
5. In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-up.
6. Top-up SIP will be allowed in all schemes in which SIP facility is being offered.
7. All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
8. 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, Belgam, 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, Jamshedpur, 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, Siliguri, 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 & SBIIndore), 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. 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.

For Weekly SIP

Weekly SIP will be done on 1st, 8th, 15th & 22nd 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 - 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 15 - 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:

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

Note 16 - 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 17 - 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)

Key Information Memorandum

Note 18 - 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. FATCA, CRS), financial institutions like SBIFMPL are being cast with additional investor and counterparty account related due diligence requirements.

Foreign Account Tax Compliance Act ("FATCA") is a U.S. tax initiative that requires all financial institutions to report information to the relevant tax authorities about US accounts or accounts of certain entities in which U.S. persons hold a substantial ownership interest outside the US, as a safeguard against U.S. tax evasion.. India has been placed on the list of jurisdictions that have reached agreement in substance on a FATCA Model 1 IGA with U.S. On similar lines, the Organization of Economic Development (OECD) along with G-20 countries, has released a "Standard for Automatic Exchange of Financial Account Information in Tax Matters", commonly known as Common Reporting Standard ("CRS"). India is a signatory to the Multilateral Competent Authority Agreement (MCAA) for the purposes of CRS. Under FATCA/ CRS, Financial Institutions (FI) are obligated to obtain information about the financial accounts maintained by them and report to the local govt./notified tax authorities. The jurisdiction will then exchange that information in an automatic manner with other jurisdictions on an annual basis.

Subject to applicable local regulations that may be notified from time to time, SBIFMPL is in the process of taking appropriate measures in order to become FATCA and CRS compliant, with effect from the applicable date (including retrospective date) to be notified by the govt. / tax under the rules / regulations. SBIFMPL may also have to comply with other similar laws when applicable. Towards compliance with FATCA and similar laws, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our investors and counterparties. Such information may be sought either at the time of account opening or any time subsequently.

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, as applicable forthwith but not later than thirty days from the date of knowledge of such change in status / information. In the appropriate cases and also especially in case of any omission, delay or failure in providing such information, we shall be constrained to report relevant information pertaining to the account to domestic or foreign tax authorities.

For the purposes of such regulations, 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. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

Please note that we will be unable to provide advice to you about any tax status or FATCA classification relevant to your account. It is your responsibility to ensure that you record your correct tax status / FATCA 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 different members of the SBI Group. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

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

Note 19 - 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 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.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. 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.mfuindia.com) to download the relevant forms.

Note 20 - 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 21 - 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 DEBT AND LIQUID 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.
48012				E053085	

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. _____

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

Telephone (O) _____

Telephone (R) _____

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) -** _____

AADHAAR No _____ **Type of Identification Document given at KRA** _____

Occupation (Please ✓) ☐ 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

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

SBI MUTUAL FUND A PARTNER FOR LIFE	Sponsor : State Bank of India Investment Manager : SBI Funds Management Pvt. Ltd. (A Joint Venture between SBI & AMUNDI)	ACKNOWLEDGEMENT SLIP To be filled in by the Investor	APPLICATION NO.
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(To be filled in by the First applicant/Authorised Signatory) :

Received from : _____

Scheme Name	Plan (✓)	Option (✓)	Dividend Facility (✓)	Cheque/ DD Amount (Rs.)	Bank and Branch	Cheque / DD No. & Date
	<input type="checkbox"/> Regular	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Bonus	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer			

Attachments _____

All purchases are subject to realisation of cheque / demand draft

Stamp Signature & Date

PAN		Mandatory Enclosures	<input type="checkbox"/> PAN Proof	<input type="checkbox"/> KYC Acknowledgement
AADHAAR No		PAN Exempt KYC Ref no (PEKRN for Micro investments) -		
Occupation (Please (✓))	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others [Please specify]	Type of Identification Document given at KRA		
Gross Annual Income in Rs. (Please tick (✓)):	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr. <input type="checkbox"/> > 1 Cr.	Identification Document No.		
Network in Rs.		Document Issuing Country		
Politically Exposed Person [PEP] :	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP			

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

Name	
Mr./Ms./M/s.	
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other (Third Gender)
Date of Birth	
Father's Name	
Spouse's Name	
Type of address given at KRA	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> 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		Mandatory Enclosures	<input type="checkbox"/> PAN Proof	<input type="checkbox"/> KYC Acknowledgement
AADHAAR No		PAN Exempt KYC Ref no (PEKRN for Micro investments) -		
Occupation (Please (✓))	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others [Please specify]	Type of Identification Document given at KRA		
Gross Annual Income in Rs. (Please tick (✓)):	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr. <input type="checkbox"/> > 1 Cr.	Identification Document No.		
Network in Rs.		Document Issuing Country		
Politically Exposed Person [PEP] :	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP			

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?	<input type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input type="checkbox"/> 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 (✓)

☐ Resident Individual

☐ Resident Minor (through Guardian)

☐ NRI (Repatriable)

☐ NRI (Non-Repatriable)

☐ NRI– Minor (Repatriable)

☐ NRI – Minor (Non-Repatriable)

☐ Pension and Retirement Fund

☐ Financial Institutions

☐ Sole-Proprietor

☐ Public Limited Company

☐ Private Limited Company

☐ Body Corporate

☐ Partnership Firm

☐ FII / FPI

☐ HUF

☐ Bank

☐ Government Body

☐ Society

☐ Trust

☐ NPS Trust

☐ Fund of Fund

☐ Gratuity Fund

☐ AOP

☐ BOI

☐ NGO

☐ LLP

☐ PIO

☐ NPO

Others

[Please specify]

[Please specify]

☐ Single

☐ Joint

☐ Any one or Survivor

6. CONTACT DETAILS (SEE NOTE 1)

Local Address of 1st Applicant

City

State

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

Foreign

Foreign Address
(Mandatory for NRI / FII)

City

Country

Pin

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

Account No.

9 digit MICR Code

IFS Code

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

Account Type (Please ✓)

☐ Savings

☐ NRO

☐ FCNR

☐ Current

☐ NRE

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

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

Scheme Name

Plan (Please ✓)

Option (Please ✓)

Dividend Facility (Please ✓)

Dividend Frequency

☒ Regular

☐ Growth

☐ Dividend

☐ Reinvestment

☐ Payout

☐ Transfer

☐ Daily

☐ Weekly

☐ Fortnightly

☐ Monthly

☐ Quarterly

☐ Annually

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.

9. STP ENROLLMENT DETAILS Opted for STP: ☐ Yes ☐ No (If Yes, it is mandatory to submit STP Enrollment Form/Transaction slip)

10. DEMAT ACCOUNT DETAILS

If you wish to hold units in Demat mode, please provide below details and enclose the latest Client Master / Demat Account Statement (Mandatory). Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.

National Securities Depository Limited (NSDL)								Central Depository Services (India) Limited (CDSL)															
Depository Participant Name _____								Depository Participant Name _____															
DP ID No.		I	N					Target ID No. _____															
Beneficiary Account No. _____																							

Please note 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.

11. ONLY FOR SBI MAGNUM CHILDREN'S BENEFIT PLAN

(SEE NOTE 1 I)

[illegible]**12. ONLY FOR SBI REGULAR SAVINGS FUND**

(SEE NOTE 1 I)

GOOD HEALTH DECLARATION : I declare that I am in sound health, do not have any physical defect/deformity, perform my routine activities independently and, that I have never suffered or have been suffering, or have been hospitalized for any critical illness* or a condition requiring medical treatment for a critical illness, as on date. I hereby declare that the above statements are true and complete in every respect and that I have not withheld or omitted to give any information that may influence my admission into the Group Insurance Scheme of SBI Life Insurance Co. Ltd. I hereby agree that this declaration shall form the basis of my admission into the Group Insurance Scheme and if any untrue averment be contained therein, I, my heirs, executors, administrators and assignees shall not be entitled to receive any benefits under the Group Insurance Scheme. I hereby agree to your conveying the above particulars regarding my admission into the Group Insurance Scheme to SBI Life. I also permit SBI Life to approach me directly for any clarification and / or other purposes. * Critical Illness is defined as follows: The life to be insured should not: i. have suffered or be suffering from cancer, ii. be taking treatment for heart disease, iii. have undergone or have been advised medically to undergo chest and/or heart surgery within the following six months, iv. have irreversible kidney and/or irreversible liver failure, v. have suffered or be suffering from paralysis, vi. have undergone or been advised to undergo, a major organ transplantation such as heart, lung, liver or kidney, vii. have suffered or be suffering from AIDS or venereal diseases.

Signature of Applicant

13A. NOMINATION : I wish to nominate the following person/s to receive the proceeds in the event of my death. (With effect from 01/04/2011, for individual investors applying with single holding, Nomination is mandatory. However, in case you do not wish to nominate please sign point 13 B.)

(SEE NOTE 10)




[illegible]

13B. NOMINATION : I do not wish to nominate any person at the time of making the investment.

Signature	
-----------	--

14. DECLARATION (SEE NOTE 11) : 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/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"

SIGNATURE(S) (ALL Applicants must sign)				
1st Applicant / Guardian / Authorised Signatory		2nd Applicant / Authorised Signatory		3rd Applicant / Authorised Signatory
Date				Place

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

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"

Type of Identification Document given at KRA

Identification Document No.

Document Issuing Country

Place of incorporation

Country of incorporation

Entity Constitution Type

Please tick as appropriate

- ☐ 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 code⁸ here

FATCA & CRS Declaration
(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)
PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1. We are a: GIIN
- Financial institution¹ ☐ or Direct reporting NFE² ☐
- 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-category³ ☐ 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 company⁴ (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 entity⁵ 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 active⁶ 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 passive⁷ NFE Yes ☐ (If yes, please fill UBO declaration in the next section.) Nature of Business

Category (Please tick applicable category): ☐ Unlisted Company ☐ Partnership Firm ☐ Limited Liability Partnership Company
☐ Unincorporated association / body of individuals ☐ Public Charitable Trust ☐ Religious Trust ☐ Private Trust
☐ Others (please specify _____)

Please list below details of each controlling person(s)¹⁰, confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary).

S.No.	1	2	3
Name of Beneficial Owner / Controlling Person			
Percentage of Beneficial Interest			
Gender			
Date of Birth			
Father's Name			
Country of Birth			
Place of Birth			
Nationality			
PAN			
Country of Tax Residency *			
Tax ID No Or Equivalent for each country %			
Tax ID Type (TIN or Other)			
Type Code (CP/UBO Code) ⁹			
Occupation Type			
Address Type			
Address			
ZIP			
State			
Country			

* To include US, where controlling person is a US citizen or green card holder

⁹Refer 3(iv) (A) of Part D | ¹⁰Refer 3(iv) of part D

FATCA - CRS Terms and Conditions

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 Bank/Mutual Fund to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. 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.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with SBI Mutual Fund 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.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions and Definitions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Name		1st Authorised Signatory
Designation		
Name		2nd Authorised Signatory
Designation		
Name		3rd Authorised Signatory
Designation		

Place _____
Date / / _____

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"> 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; ÿ It is exempt from income tax in India; ÿ It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <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"> (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(i) Related entity	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) Passive NFE	<p>The term passive NFE means</p> <ul style="list-style-type: none"> (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 (ii) an investment entity defined in clause 1 of part D of these instructions (iii) a withholding foreign partnership or withholding foreign trust; <p>(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)</p>
(iii) Passive income	<p>The term passive income includes income by way of:</p> <ul style="list-style-type: none"> (1) Dividends, (2) Interest (3) Income equivalent to interest, (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 (5) Annuities (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets, (8) The excess of foreign currency gains over foreign currency losses (9) Net income from swaps (10) Amounts received under cash value insurance contracts <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 settlor 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

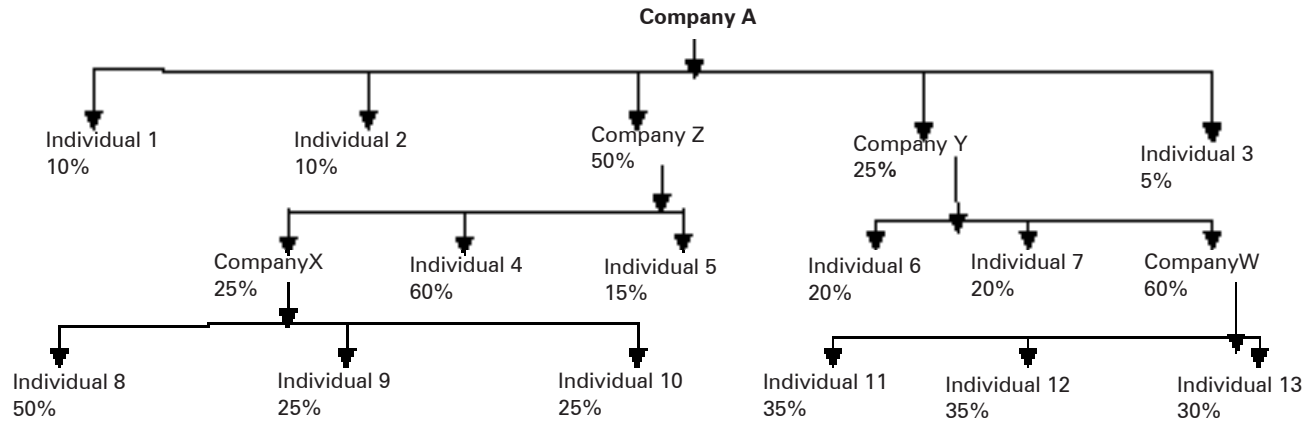
Beneficial Owner(s) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the listed Beneficial Owner(s).

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

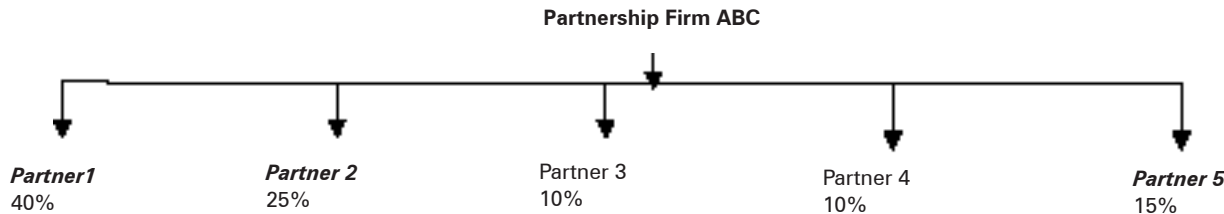
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



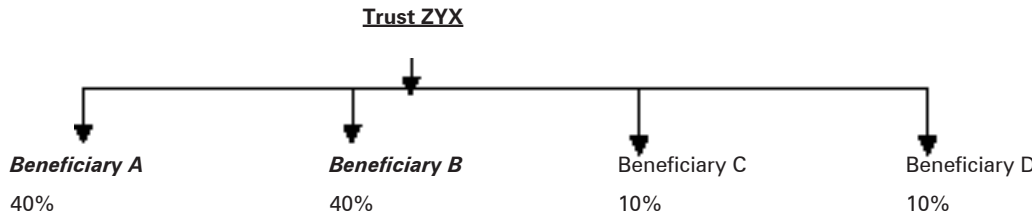
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 30% in Company A. Hence details of Individual 4 has to be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials 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 >=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.
48012				E053085	

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 (✓)	<input type="checkbox"/> SIP Registration	<input type="checkbox"/> 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 checked="" type="checkbox"/> Regular	
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 st , 8 th , 15 th and 22 nd) <input type="checkbox"/> Monthly SIP (Default) <input type="checkbox"/> Quarterly SIP
SIP Date (for Monthly & Quarterly) (Please ✓)	<input type="checkbox"/> 1 st <input type="checkbox"/> 5 th <input type="checkbox"/> 10 th <input type="checkbox"/> 15 th <input type="checkbox"/> 20 th <input type="checkbox"/> 25 th <input type="checkbox"/> 30 th (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 A PARTNER FOR LIFE	UMRN	F o r O f f i c e U s e	Date	D D M M Y Y Y Y
---	------	-------------------------	------	-----------------

Sponsor Bank Code C I T I 0 0 0 P I G W

Utility Code C I T I 0 0 0 0 2 0 0 0 0 0 0 0 3 7

(Please ✓)

CREATE	<input checked="" type="checkbox"/>
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	Signature of 1st Applicant	Signature of 2nd Applicant	Signature of 3rd Applicant
	To			
	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

TRANSACTION SLIP (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.
48012				E053085	

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.

INVESTOR DETAILS (MANDATORY)	
EXISTING FOLIO NO.	
Name (Mr/Ms/M/s)	
Email ID	
Mobile No.	
Telephone No.	


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) -

ADDITIONAL PURCHASE REQUEST		
Scheme Name		
Plan (Please ✓)	<input checked="" type="checkbox"/> Regular	In case of Dividend Transfer facility, please mention target scheme along with plan/option. Scheme / 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	
Cheque / DD Amount (Rs.)	Drawn on Bank and Branch	Cheque / D.D. No. & Date
Investment Amount (Rs. in Figures)	Investment Amount (Rs. in Words)	

DEMAT ACCOUNT DETAILS	
If you wish to hold units in Demat mode, please provide below details and enclose the latest Client Master / Demat Account Statement (Mandatory). Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.	
National Securities Depository Limited (NSDL)	Central Depository Services (India) Limited (CDSL)
Depository Participant Name	Depository Participant Name
DP ID No.	Target ID No.
Beneficiary Account No.	
Please note 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.	

SWITCH REQUEST																	
Amount	OR Number of Units	OR <input type="checkbox"/> All units (Please ✓)															
From Scheme	To Scheme																
<table><tr><td>Plan (✓)</td><td>Option (✓)</td></tr><tr><td><input type="checkbox"/> Regular</td><td><input type="checkbox"/> Growth</td></tr><tr><td><input type="checkbox"/> Direct</td><td><input type="checkbox"/> Dividend</td></tr></table>	Plan (✓)	Option (✓)	<input type="checkbox"/> Regular	<input type="checkbox"/> Growth	<input type="checkbox"/> Direct	<input type="checkbox"/> Dividend	<table><tr><td>Plan (✓)</td><td>Option (✓)</td><td>Dividend Facility(✓)</td></tr><tr><td><input checked="" type="checkbox"/> Regular</td><td><input type="checkbox"/> Growth</td><td><input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout</td></tr><tr><td></td><td><input type="checkbox"/> Dividend</td><td><input type="checkbox"/> Transfer</td></tr></table>		Plan (✓)	Option (✓)	Dividend Facility(✓)	<input checked="" type="checkbox"/> Regular	<input type="checkbox"/> Growth	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout		<input type="checkbox"/> Dividend	<input type="checkbox"/> Transfer
Plan (✓)	Option (✓)																
<input type="checkbox"/> Regular	<input type="checkbox"/> Growth																
<input type="checkbox"/> Direct	<input type="checkbox"/> Dividend																
Plan (✓)	Option (✓)	Dividend Facility(✓)															
<input checked="" type="checkbox"/> Regular	<input type="checkbox"/> Growth	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout															
	<input type="checkbox"/> Dividend	<input type="checkbox"/> Transfer															
In case of Dividend Transfer facility, please mention target scheme along with plan/option. Scheme / Plan / Option																	

REDEMPTION REQUEST		
Scheme		
Plan (✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	Option (✓) <input type="checkbox"/> Growth <input type="checkbox"/> Dividend
Amount	OR Number of Units	OR <input type="checkbox"/> All units (Please ✓)



SBI MUTUAL FUND

A PARTNER FOR LIFE

TRANSACTION SLIP - ACKNOWLEDGEMENT

To be filled in by the Investor

Sponsor : State Bank of India,
Investment Manager : SBI Funds Management Pvt. Ltd.
(A Joint Venture between SBI & AMUNDI)

(To be filled in by the First applicant/Authorized Signatory) :				Stamp Signature & Date
Received from				
Additional Purchase / Redemption	Scheme Name / Plan / Option / Dividend Facility	Amount	Units	
Systematic Investment Plan / Withdrawal Plan	Scheme Name / Plan / Option / Dividend Facility	Amount (Rs.)	Frequency	SIP/SWP Date
				<input type="checkbox"/> 1 st <input type="checkbox"/> 5 th <input type="checkbox"/> 10 th <input type="checkbox"/> 15 th <input type="checkbox"/> 20 th <input type="checkbox"/> 25 th <input type="checkbox"/> 30 th (For February, last business day)
Systematic Transfer Plan / Switch Over	Scheme Name / Plan / Option / Dividend Facility	Amount	Units	STP Commencement Date
	From To			
<input type="checkbox"/> Change of Address (Please ✓)				

SYSTEMATIC INVESTMENT PLAN (SIP) REQUEST

(Investors subscribing to SIP through ECS/Direct Debit/ NACH must fill up the Registration cum Mandate Form)

☐ SIP with Cheque

☐ SIP without Cheque

In case this application is for Micro SIP (Please tick (✓)) ☐ MICRO SIP

Scheme Name/Plan/Option/
Dividend Frequency

Payment Mechanism
(Please ✓ any one)

Frequency (Please ✓ any one)

SIP Date (for Monthly & Quarterly)
(Please ✓)

SIP Tenure

☐ Post Dated Cheques
(Please provide the details below)

☐ SIP ECS/ Direct Debit/ NACH
(Please complete SIP ECS/Direct Debit/NACH Registration cum Mandate Form)

☐ Weekly SIP (1st, 8th, 15th and 22nd)

☐ Monthly SIP (Default)

☐ Quarterly SIP

☐ 1st

☐ 5th

☐ 10th

☐ 15th

☐ 20th

☐ 25th

☐ 30th (For February, last business day)

From

D

D

M

M

Y

Y

Y

Y

☐ 3 years

☐ 5 years

☐ 10 years

OR

No of SIP
Installments

To

D

D

M

M

Y

Y

Y

Y

OR

☐ 15 years

☐ Perpetual

(Select any one)

Cheque(s) Details

No. of Cheques

SIP Installment Amount (in figures)

Cheque Nos

Cheques drawn on

Name of Bank & Branch

SWP / STP FACILITY REQUEST

Systematic Withdrawal Plan (SWP)

Scheme / Plan

SWP installment amount (Rs.)

Amount (in words)

Frequency
(Please ✓ any one)

☐ Monthly

☐ Quarterly

SWP From

M

M

Y

Y

Y

Y

SWP To

M

M

Y

Y

Y

Y

SWP Date

☐ 1st

☐ 5th

☐ 10th

☐ 15th

☐ 20th

☐ 25th

☐ 30th (For February, last business day)

Systematic Transfer Plan (STP)

STP Facility Request (Please ✓ any one)

☐ Regular STP

☐ CASTP

☐ Flex STP

From (Scheme)

To (Scheme)

Scheme

Plan (✓)

Option (✓)

Regular

Direct

Growth

Dividend

Plan (✓)

Regular

Option (✓)

Growth

Dividend

Dividend Facility(✓)

Reinvestment

Payout

Transfer

In case of Dividend Transfer facility, please mention target scheme along with plan/option.

Scheme / Plan / Option

STP Frequency & Enrolment
Period
(Please ✓ any one)

☐ Daily

☐ Monthly

☐ Weekly

☐ Quarterly

STP Installment Amount (Rs.)

STP From

STP To

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)

Local
Address of
1st Applicant

Landmark

City

State

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

Foreign Address
(Mandatory for
NRI / FII)

City

Country

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"

SIGNATURE(S)

Applicants must sign as per mode of holding

☒

☒

☒

1st Applicant/Guardian// Authorised Signatory

2nd Applicant/Authorised Signatory

3rd Applicant/ Authorised Signatory

Date

Place

TEAR HERE

All future communication in connection with this application should be addressed to the Registrars to the scheme or SBIMF Corporate Office.

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- 61793537
Email: customer.delight@sbimf.com
Website : www.sbimf.com

Registrar:

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

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) 2850239/37AJMER: 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, Indra 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, 1st 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, Ananda Chowk , 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, Ist 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. RAJAHMUNDY :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 Pradesh, 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 business 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, Near Secretariat, 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 Leelamahall 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, Suryapeta, 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, Silvassa Road, Vapi - 396191, Gujarat. VARANASI: SBI Funds Management Pvt Ltd, 2nd Floor, Banaras TVS Bulding,, D-58/12, A-7, Sagra, 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, VashiInfotech 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: Indraparstha 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 :NearArchies Gallery, Shimla PahariChowk, 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, YudhisthirMarg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. JALANDHAR: 367/8, Central Town, Opp. GurudwaraDiwanAsthana, Jalandhar-144001, Tel: 0181-2222882. JALGAON: RustomjiInfotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. JALNA : Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar,ShivajiPutla 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, BabuLalKharkana Compound, Gwalior Road, Jhansi-284001, Tel: 510-3202399. JODHPUR: 1/5, Nirmal Tower, IstChopasani 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: BandiSubbaramaiah 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: HNo.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, GURUNAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI-483 501, Tel: 7622-322104. KESTOPUR: S.D. Tower, Sreeparna Apartment, AA-101, PrafullaKannan (West), Shop No. 1M, Block -C (Ground Floor), Kestopur - 700101, Kolkata. KHAMMAM : Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra 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 MakkilCentre,GoodSheperdRoad,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, Ist Floor,Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001,Tel: 0591-6450125. MUMBAI: Rajabahdur 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: Ruturang 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.Goverment 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, Ist 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. RAJAHMUNDY: 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. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. SHIMOGA: No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577 201, Karnataka, Phone : 9243689049. SILIGURI: No 7, Swamiji Sarani, Ground Floor, Ground Floor, Hakimpura, 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 Arya Kanya 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 Siddheshwar Peth, 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, Vijaya Ganapathi 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, Gokhale Road, 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, Rangagora Road, 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, Tirumala Byepass 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-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 Vinayaka 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.

