



## Your investment partner since 1987...

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

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

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

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

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## INVESTMENT MANAGERS : SBI FUNDS MANAGEMENT PRIVATE LIMITED (A Joint Venture between SBI & AMUNDI)

### INFORMATION COMMON TO ALL EQUITY SCHEMES

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

**Dividend Policy:** Dividend will be distributed from the available distributable surplus after the deduction of the income distribution tax and the applicable surcharge and less, if any. The Mutual Fund is not guaranteeing or assuring any dividend.

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

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

**For Repurchase including Switchout of Magnums/Units : For SBI Arbitrage Opportunities Fund:** In respect of valid applications received upto 3 p.m. on the Friday (in case such Friday is a holiday, then the last business day) of the week preceding the interval period by the Mutual Fund, the closing NAV of the interval period shall be applicable. In respect of valid applications received after 3 p.m. on the Friday (in case such Friday is a holiday, then the last business day) of the week preceding the interval period by the Mutual Fund, the closing NAV of the succeeding interval period shall be applicable. The interval period would be the settlement Thursday (the settlement day for derivatives segment in the National Stock Exchange (NSE) which is currently last Thursday of the month) or any other day which is declared as the settlement day for derivatives segment by the NSE.

**For Other:** In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres, same day's closing NAV shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres, the closing NAV of the next business day shall be applicable.

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

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

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

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

**Recurring expenses:** The total expenses of the scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee as well other allowable expenses shall be subject to the following limits\*#:

- on the first Rs.100 crores of the daily net assets 2.70%
- on the next Rs.300 crores of the daily net assets 2.45%
- on the next Rs.300 crores of the daily net assets 2.20%
- on the balance of the assets 1.95%

\* including additional limit of 0.20% specified in sub regulation (6A)(c) of Regulation 52 of SEBI (Mutual Funds) Regulations, 1996.

# In case of SBI Nifty Index Fund, the total expenses of the scheme including the investment and advisory fees shall not exceed 1.70% of the daily net assets.

Further, in respect of a debt scheme (including liquid schemes), such recurring expenses shall be lower by at least 0.25% of the daily net assets outstanding in each financial year.

In addition to the above, the following expenses will be charged to the scheme:

- The service tax on investment management and advisory fees
- Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.

Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors

- Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified from time to time are at least –

- 30 percent of gross new inflows in the scheme, or;
- 15 percent of the average assets under management (year to date) of the scheme, whichever is higher:

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

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

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

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

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

**Tax treatment for the Investors :**As per the taxation laws in force as at the date of the Document, and as per the provisions contained in the Finance Act, 2013 the tax implications on the unitholders and the fund are stated hereinunder:-

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

## FOR UNIT HOLDERS:

**1. Tax on income in respect of units :** As per the provisions of Section 10(35) of the Act, income received in respect of units of a mutual fund specified under Section 10(23D) of the Act is exempt from income tax in the hands of the recipient unit holders and no TDS will be deducted on it.

**2. Capital Gains :** As per section 2(29A) read with section 2(42A) of the Act, units of the scheme held as a capital asset, for a period of more than 12 months immediately preceding the date of transfer, will be treated as long-term capital assets for the computation of capital gains; in all other cases, they would be treated as short-term capital assets.

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

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

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

### Securities Transaction Tax (STT):

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

Note: 'Equity oriented fund' is defined as -

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

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

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

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

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

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

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

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

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

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

**9. Gift Tax :** The Gift Tax Act, 1958 has ceased to apply to gifts made on or after October 1, 1998. Gifts of Units purchased under a plan, would therefore, be exempt from gift tax. Where, however, a gift of units in a mutual fund scheme exceeding Rs. 50,000/- is made on after 01.09.04, the value of is to be included as income in the hands of donee (recipient of the gift) under section 2(24)(xiii) read with section 56(2)(v).

**10. Deduction under section 80C in respect of amount invested:** Section 80C as introduced by the Finance Act, 2005, provides that from the total income of an individual and HUF, deduction for an amount paid or deposited in certain eligible schemes or investments would be available, subject to maximum amount of Rs. 100,000.

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

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

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

### FOR THE FUND:

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

**2. Dividend Distribution Tax:** No dividend distribution tax is required to be paid on distribution of dividend on equity oriented funds.

**3. No TDS on receipt of income:** The Fund will receive all its income without deduction of tax as per provisions of section 196 (iv) of the Income tax Act, 1961.

**4. Service tax:** AMC / Mutual Funds are covered under the category of "Business Auxilliary Services" and are liable for paying service tax as service recipients on services provided by distributors of mutual fund /agents. The rate of service tax is 12.36% (inclusive of education cess of 3%)

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

### Unit holders' Information

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

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

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

Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement.

Before the expiry of one month from the close of each half-year i.e. on 31st March and on 30th Sept., the fund shall publish the scheme portfolio in the prescribed formats in one national English daily newspaper and in a newspaper in the language of the region where the head office of the fund is situated. These shall also be displayed on the website of the mutual fund and AMFI.

Further, before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half – yearly unaudited financial results on the website of the Fund i.e. [www.sbimf.com](http://www.sbimf.com) and that of AMFI [www.amfiindia.com](http://www.amfiindia.com). A notice advertisement communicating the investors that the financial results shall be hosted on the website shall be published in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the fund is situated.

### FOR INVESTOR GRIEVANCE PLEASE CONTACT

#### Name & Address of Registrar:

#### Computer Age Management Services Pvt. Ltd.,

(SEBI Registration No. : INR000002813)

148, Old Mahabalipuram Road, Okkiyam Thuraipakkan,  
Adjacent to Hotel Fortune, Chennai 600097, Tamil Nadu

Tel: 044-30407000 & 24587000,

Fax: 044-24580982

Email: [enq\\_L@camsonline.com](mailto:enq_L@camsonline.com),

Website : [www.camsonline.com](http://www.camsonline.com)

#### SBI MUTUAL FUND

#### Mr. C A Santosh

(Head – Customer Service)

SBI Funds Management Pvt. Ltd.

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Website: [www.sbimf.com](http://www.sbimf.com)

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

Date: June 11, 2013



## SCHEME SPECIFIC RISK FACTORS

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

### **SBI MAGNUM BALANCED FUND**

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

### **SBI NIFTY INDEX FUND**

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

### **SBI MAGNUM EQUITY FUND**

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

### **SBI MAGNUM MULTIPLIER PLUS SCHEME '93**

SBI Magnum Multiplier Plus Scheme '93 will be investing in equity & equity related instruments, derivatives as also debt instruments (including securitized debt), Government Securities and money market instruments (such as repos, reverse repos and any alternative to the call money market as may be directed by the RBI).

### **SBI MAGNUM GLOBAL FUND**

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

### **SBI MAGNUM MIDCAP FUND**

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

### **SBI MAGNUM COMMA FUND**

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

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

SBI Magnum Taxgain Scheme 1993 (SBI Magnum Taxgain Scheme) will be investing in equity & equity related instruments, derivatives as also debt instruments, and money market instruments (such as call money market, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant.

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

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

SBI IT Fund/SBI Pharma Fund/SBI FMCG Fund and SBI Contra Fund will be investing in primarily in equity & equity related instruments, derivatives, Government

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

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

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

### **SBI MAGNUM MULTICAP FUND**

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

### **SBI BLUE CHIP FUND**

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

### **SBI ARBITRAGE OPPORTUNITIES FUND**

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

### **SBI INFRASTRUCTURE FUND**

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

### **SBI PSU FUND**

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

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

**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 BALANCED FUND:**

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

### **SBI NIFTY INDEX FUND**

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

### **SBI MAGNUM EQUITY FUND**

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

### **SBI MAGNUM MULTIPLIER PLUS SCHEME '93**

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

### **SBI MAGNUM GLOBAL FUND**

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

### **SBI MAGNUM MIDCAP FUND**

The scheme shall invest in a well diversified basket of equity stocks of Midcap companies. Midcap companies are those companies whose market capitalization at the time of investment is lower than the last stock in the CNX Nifty Index less 20% (upper range) and above Rs. 200 crores

### **SBI MAGNUM COMMA FUND**

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

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

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

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



## Key Information Memorandum

instruments or both.

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

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

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

### **SBI CONTRA FUND**

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

### **SBI EMERGING BUSINESSES FUND**

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

### **SBI MAGNUM MULTICAP FUND**

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

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

### **SBI BLUE CHIP FUND**

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

### **SBI ARBITRAGE OPPORTUNITIES FUND**

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

### **SBI INFRASTRUCTURE FUND**

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

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

14. Telecommunication
15. Transportation
16. Urban Infrastructure including Housing & Commercial Infrastructure

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

**SBI PSU FUND**

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

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

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### AUM AND FOLIO (As on 31st March, 2013)

Schemes	AUM ( Rs. Crore)	Folios
SBI Magnum Balanced Fund	379.71	50921
SBI Magnum Index Fund	61.67	3301
SBI Magnum Equity Fund	1039.81	396799
SBI Magnum Multiplier Plus 93	1025.10	336167
SBI Magnum Global Fund 94	866.44	187567
SBI Magnum Midcap Fund - Growth	198.68	55055
SBI Magnum COMMA Fund	287.96	101844
SBI Magnum Tax Gain Scheme 93	4058.17	1425539
SBI IT Fund	42.28	15042
SBI FMCG Fund	189.33	33789
SBI Pharma Fund	70.19	13245
SBI Contra Fund	2368.56	604038
SBI Emerging Bussiness Fund	1234.41	216158
SBI Magnum Multi Cap Fund	364.81	120965
SBI Magnum Bluechip Fund	852.38	241629
SBI Arbitrage Opportunities Fund	39.57	2698
SBI Infrastructure Fund	535.20	300778
SBI PSU Fund	299.32	85860

## I. SBI MAGNUM BALANCED FUND

(An Open-ended Balanced Scheme)

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

### This product is suitable for investors who are seeking\*:

- Long term investment
- Investment in a mix of debt and equity through stocks of high growth companies and relatively safe portfolio of debt to provide both long term capital appreciation and liquidity.
- High risk ■■■■ (BROWN)

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

### Investment Objective

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

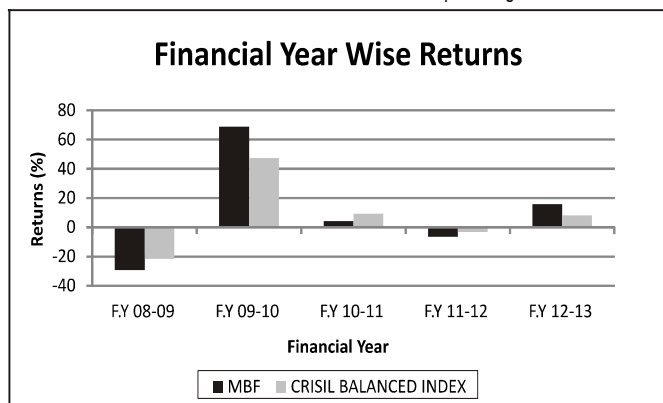
### Asset Allocation Pattern of the scheme

Types of Instruments	Normal Allocation (% of net assets)
Equity and equity related instruments	Not less than 50%
Debt instruments like debentures, bonds, Khokas etc.	Upto 40%
Securitized debt	Not more than 10% of investments in debt instruments
Money Market Instruments	Balance

### Performance of the scheme (As on 31st March, 2013)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Balanced Fund - 1995 - Dividend	14.85%	3.53%	5.18%	11.22%
Benchmark: - Crisil Balanced Fund Index	8.19%	4.64%	5.78%	NA

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



### Plans and Options

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

### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
₹ 1000	Multiples of ₹ 500	₹ 500

### Benchmark Index

CRISIL Balanced Fund Index

### Name of the Fund Manager

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

### Expenses of the scheme

### Load Structure

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

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

### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Balanced Fund	2.53%	2.07%

### 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.

## II. SBI NIFTY INDEX FUND

(An Open-ended Index Scheme)

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

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

### This product is suitable for investors who are seeking\*:

- Long term investment
- Passive Investment in stocks comprising the CNX Nifty Index in the same proportion as in the index to achieve returns equivalent to the Total returns Index of S&P CNX Nifty Index.
- High risk. ■■■■ (BROWN)

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

### Investment Objective

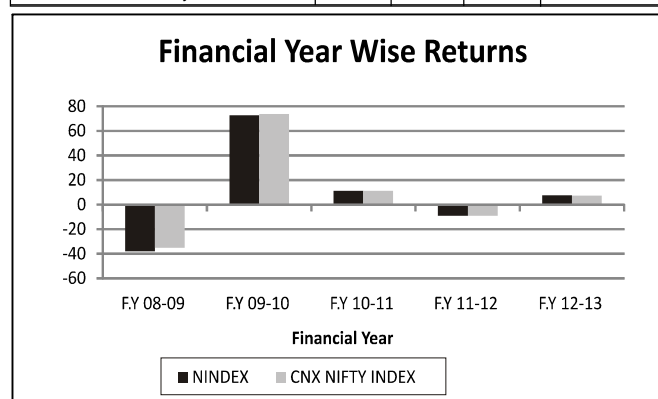
The scheme will invest in stocks comprising the CNX Nifty index in the same proportion as their weightage in the index with the objective of achieving returns equivalent to the Total Returns Index of CNX Nifty index by minimizing the performance difference between the benchmark index and the scheme.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

### Asset Allocation Pattern of the scheme

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

### Performance of the scheme (As on 31st March, 2013)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Index Fund - Growth	7.48%	2.79%	3.11%	15.12%
Benchmark: - CNX Nifty	7.31%	2.68%	3.72%	15.69%



### Plans and Options

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

### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
₹ 5000	Multiples of ₹ 1000	₹ 500

### Benchmark Index

CNX Nifty Index

### Name of the Fund Manager

Mr. Raviprakash Sharma

## Key Information Memorandum

### Expenses of the scheme

#### Load Structure

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

#### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Nifty Index Fund	1.39%	1.15%

#### 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.

### III. SBI MAGNUM EQUITY FUND

#### Open-ended Equity Scheme

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

#### This product is suitable for investors who are seeking\*:

- Long term investment
- Investments in high growth companies along with the liquidity of an open-ended scheme through investments primarily in equities.
- High risk. BROWN

#### Investment Objective

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

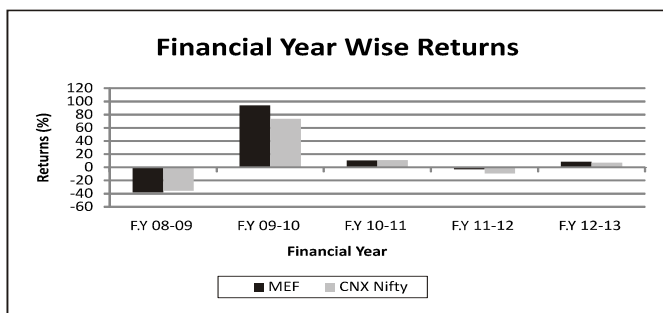
#### Asset Allocation Pattern of the scheme

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

#### Performance of the scheme (As on 31st March, 2013)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Equity Fund - Dividend	9.12%	5.09%	6.50%	9.69%
Benchmark: - CNX Nifty	7.31%	2.68%	3.72%	13.81%

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



#### Plans and Options

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

#### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
₹ 1000	Multiples of ₹ 500	₹ 500

#### Benchmark Index

CNX Nifty

#### Name of the Fund Manager

Mr. R. Srinivasan

### Expenses of the scheme

#### Load Structure

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

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

#### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Equity Fund	2.30%	1.78%

#### Risk Profile of the scheme

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

### IV. SBI MAGNUM MULTIPLIER PLUS 1993

#### Open-ended Growth Scheme

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

#### This product is suitable for investors who are seeking\*:

- Long term investment
- Investments in diversified portfolio of equities of high growth companies to provide a blend of long term capital appreciation and liquidity.
- High risk. BROWN

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

#### Investment Objective

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

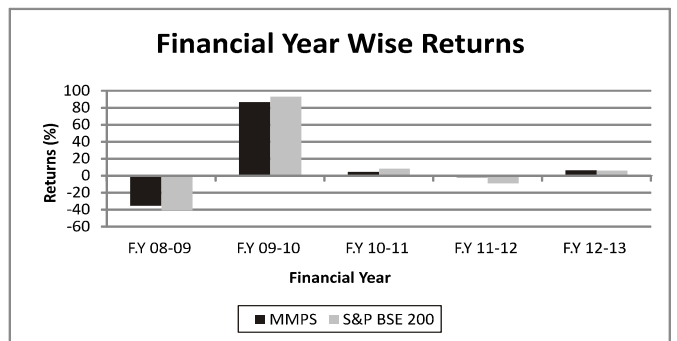
#### Asset Allocation Pattern of the scheme

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

#### Performance of the scheme (As on 31st March, 2013)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Multiplier Plus Scheme - 1993 - Dividend	6.36%	3.33%	5.46%	10.97%
Benchmark: - S&P BSE 200	6.03%	1.32%	3.43%	10.49%

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



#### Plans and Options

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

#### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
₹ 1000	Multiples of ₹ 500	₹ 500

**Benchmark Index**

S&amp;P BSE 200

**Name of the Fund Manager**

Mr. Jayesh Shroff

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

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

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

**Actual expenses for the previous financial year**

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Multiplier Plus Scheme 93	2.15%	1.83%

**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.

**V. SBI MAGNUM GLOBAL FUND**

Open-ended Growth Scheme

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

**This product is suitable for investors who are seeking\*:**

- Long term investment
- Investments in Indian equities, PCDs and FCDs from selected industries with high growth potential to provide investors maximum growth opportunity.
- High risk.  (BROWN)

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

**Investment Objective**

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

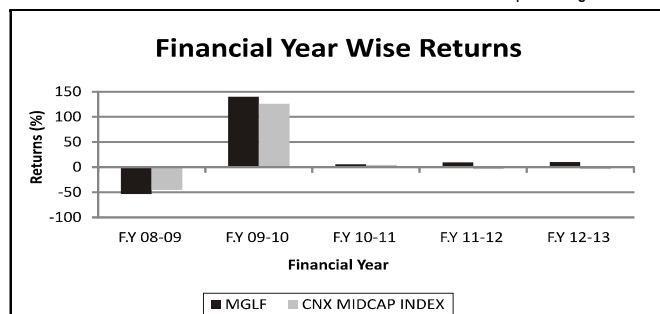
**Asset Allocation Pattern of the scheme**

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

**Performance of the scheme (As on 31st March, 2013)**

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Global Fund - 1994 - Dividend	10.11%	7.63%	6.10%	9.68%
Benchmark: - CNX Midcap	-4.02%	-1.33%	3.47%	NA

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


**Plans and Options**

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

**Minimum Application Amount**

Purchase	Additional Purchase	Repurchase
₹ 2000	Multiples of ₹ 500	₹ 500

**Benchmark Index**

CNX Midcap

**Name of the Fund Manager**

Mr. R. Srinivasan

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

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

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

**Actual expenses for the previous financial year**

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Global Fund	2.23%	1.71%

**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.

**VI. SBI MAGNUM MIDCAP FUND**

An open-ended growth scheme

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

**This product is suitable for investors who are seeking\*:**

- Long term investment
- Investment in diversified basket of equity stocks of Midcap companies to provide opportunities for long term growth in capital.
- High risk.  (BROWN)

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

**Investment Objective**

To provide investors with opportunities for long-term growth in capital alongwith the liquidity of an open-ended scheme by investing predominantly in a well diversified basket of equity stocks of Midcap companies. Midcap companies are those companies whose market capitalization at the time of investment is lower than the last stock in the CNX Nifty Index less 20% (upper range) and above ₹ 200 crores.

**Asset allocation pattern of the scheme**

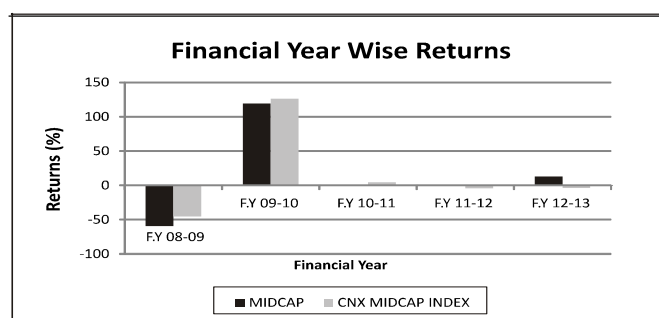
Type of Instrument	Normal Allocation (% of Net Assets)	Risk Profile
Equities and equity related instruments of Midcap companies	65% – 100%	High
Equity and equity related instruments of other than Midcap Companies	0% - 20%	High
Foreign Securities/ADRs/GDRs ~	0% - 10%	High
Debt and Money Market instruments	0%-30%	Low

Exposure to derivatives instruments in the scheme can be upto a maximum of 50% of the equity portfolio of the scheme.

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

**Performance of the scheme (As on 31st March, 2013)**

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Midcap Fund - Growth	12.97%	4.19%	0.18%	11.88%
Benchmark: - CNX Midcap	-4.02%	-1.33%	3.47%	12.72%





## Key Information Memorandum

### Plans and Options

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

### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
₹ 5000 and in multiples of ₹ 1000	Multiples of ₹ 1000	₹ 1000 or 100 magnums whichever is lower

### Benchmark Index

CNX Mid Cap Index

### Fund Manager

Mr. Sohini Andani

### Expenses of the scheme

### Load Structure

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

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

### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Midcap Fund	2.52%	2.04%

### 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.

## VII. SBI MAGNUM COMMA FUND

Open-ended Growth Scheme

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

This product is suitable for investors who are seeking*:	
• Long term investment	
• Equity Investments in a portfolio of stocks of companies engaged in the commodity business within Oil & Gas, Metals, Materials and Agriculture Sectors of the economy to provide growth and possibility of consistent returns.	
• High risk. <span style="background-color: #cccccc;"> </span> (BROWN)	

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

### Investment Objective

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

### Asset allocation pattern of the scheme

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

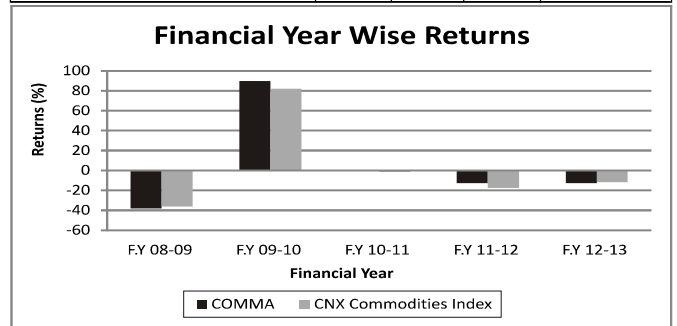
Maximum limit for stock lending - Not more than 20% of the net assets of the scheme.

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

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

### Performance of the scheme (As on 31st March, 2013)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Comma Fund - Growth	-12.81%	-8.85%	-2.33%	8.26%
Benchmark:- CNX Commodities	-11.76%	-10.14%	-2.98%	8.98%



### Plans and Options

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

### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
₹ 5000 and in multiples of ₹ 1000	Multiples of ₹ 1000	₹ 1000 or 100 magnums whichever is lower

Benchmark Index : CNX Commodities Index

Fund Manager: Mr. Ajit Dange

### Expenses of the scheme

### Load Structure

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

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

### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Comma Fund	2.44%	1.98%

### Risk Profile of the scheme

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

## VIII. SBI MAGNUM TAXGAIN SCHEME 1993

Open-ended Equity Linked Savings Scheme (ELSS)

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

This product is suitable for investors who are seeking*:	
• Long term investment	
• Investment in a portfolio of equity shares, while offering deduction under section 80C of the Income-tax Act, 1961.	
• High risk. <span style="background-color: #cccccc;"> </span> (BROWN)	

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

### Investment Objective

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

Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of investment to avail Section 80C benefits.

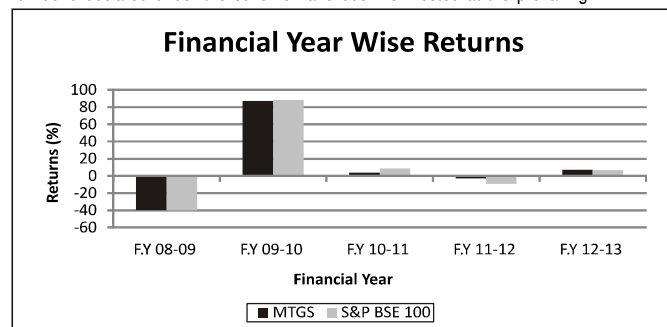
### Asset Allocation Pattern of the scheme

Types of Instruments	Normal Allocation (% of net assets)
Equity/Cum.convertible Preference Shares/ Fully Convertible Debentures and Bonds	80 – 100%
Money Market Instruments	0 – 20%

**Performance of the scheme (As on 31st March, 2013)**

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Taxgain Scheme - 1993 - Dividend	7.28%	2.06%	3.24%	12.59%
Benchmark: - S&P BSE 100	6.84%	1.73%	3.53%	11.96%

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


**Plans and Options**

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

**Minimum Application Amount**

Purchase	Additional Purchase	Repurchase
₹ 500	Multiples of ₹500	₹ 500

**Benchmark Index**

S&P BSE 100

**Name of the Fund Manager**

Mr. Jayesh Shroff

**Expenses of the scheme**

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

**Actual expenses for the previous financial year**

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Tax Gain Scheme	1.99%	1.58%

**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.

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

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

**SBI IT Fund**

<b>This product is suitable for investors who are seeking*:</b>
<ul style="list-style-type: none"> <li>Long term investment</li> <li>Equity Investments in stock of IT sector of the economy to provide sector specific growth opportunities.</li> <li>High risk. <span style="background-color: #808080; color: white; padding: 0 5px;"> </span> (BROWN)</li> </ul>

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

**SBI Pharma Fund**

<b>This product is suitable for investors who are seeking*:</b>
<ul style="list-style-type: none"> <li>Long term investment</li> <li>Equity Investments in stock of Pharmaceuticals sector of the economy to provide sector specific growth opportunities.</li> <li>High risk. <span style="background-color: #808080; color: white; padding: 0 5px;"> </span> (BROWN)</li> </ul>

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

**SBI FMCG Fund**

<b>This product is suitable for investors who are seeking*:</b>
<ul style="list-style-type: none"> <li>Long term investment</li> <li>Equity Investments in stock of FMCG sector of the economy to provide sector specific growth opportunities.</li> <li>High risk. <span style="background-color: #808080; color: white; padding: 0 5px;"> </span> (BROWN)</li> </ul>

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

**SBI Contra Fund**

<b>This product is suitable for investors who are seeking*:</b>
<ul style="list-style-type: none"> <li>Long term investment</li> <li>Equity Investments in contrarian stocks which are currently out of favour in the market to provide maximum growth opportunities.</li> <li>High risk. <span style="background-color: #808080; color: white; padding: 0 5px;"> </span> (BROWN)</li> </ul>

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

**SBI Emerging Businesses Fund**

<b>This product is suitable for investors who are seeking*:</b>
<ul style="list-style-type: none"> <li>Long term investment</li> <li>Investments in companies that are considered emergent and have export orientation / outsourcing opportunities or are globally competitive to participate in growth potential of Indian businesses.</li> <li>High risk. <span style="background-color: #808080; color: white; padding: 0 5px;"> </span> (BROWN)</li> </ul>

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

**Investment Objective**

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

**Asset Allocation Pattern of the scheme**

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

In the case of Emerging Businesses Fund

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

\*Investments in equities would be well diversified across various emerging sectors with exposure to a particular business would be restricted to 25% of the total investment portfolio under normal market conditions

**Performance of the scheme (As on 31st March, 2013)**

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI IT Fund - Dividend	14.47%	10.48%	7.83%	12.09%
Benchmark: - S&P BSE IT	13.21%	9.54%	14.17%	13.03%

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Pharma Fund - Dividend	22.30%	15.98%	15.47%	13.41%
Benchmark: - S&P BSE HC	20.86%	14.53%	15.78%	14.26%

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI FMCG Fund - Dividend	34.11%	30.13%	27.39%	13.30%
Benchmark: - S&P BSE FMCG	31.74%	27.84%	20.90%	11.91%

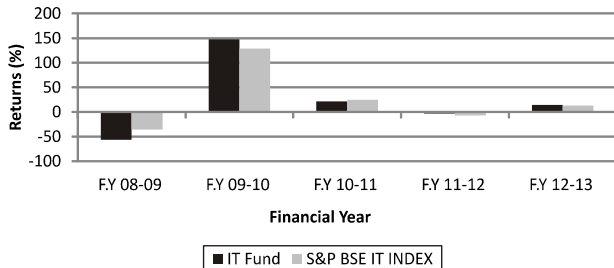
Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Contra Fund - Dividend	9.37%	-0.03%	3.08%	13.46%
Benchmark: - S&P BSE 100	6.84%	1.73%	3.53%	12.87%

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

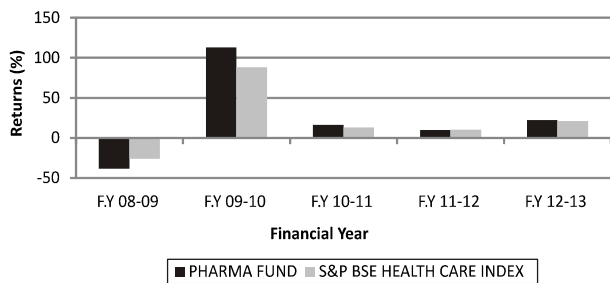
## Key Information Memorandum

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Emerging Businesses Fund - Growth	20.69%	15.51%	10.32%	21.77%
Benchmark: - S&P BSE 500	4.813%	0.79%	2.85%	14.41%

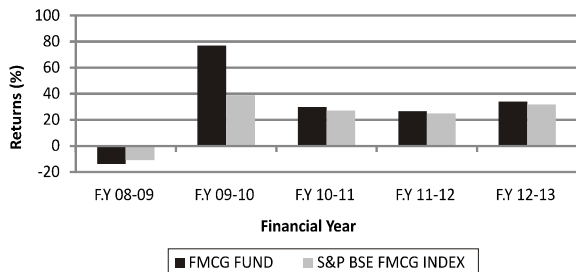
### Financial Year Wise Returns



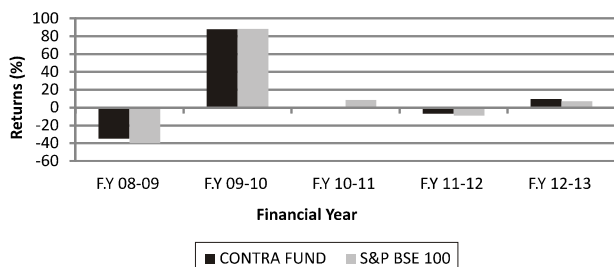
### Financial Year Wise Returns



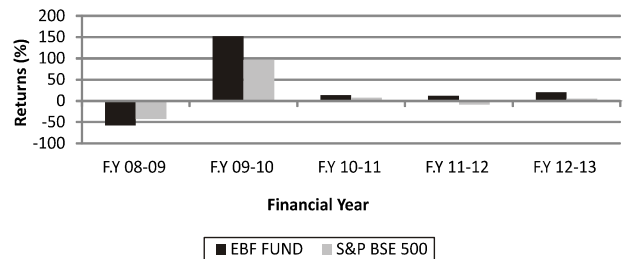
### Financial Year Wise Returns



### Financial Year Wise Returns



### Financial Year Wise Returns



### Plans and Options

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

### Minimum Application Amount in every Sub Fund

Purchase	Additional Purchase	Repurchase
₹ 2000	Multiples of ₹ 500	₹ 500

### Benchmark Index

S&P BSE IT Index (IT Fund); S&P BSE HealthCare Index (Pharma Fund); S&P BSE FMCG Index (FMCG Fund); S&P BSE 100 (Contra Fund); S&P BSE 500 Index (Emerging Businesses Fund)

### Name of the Fund Manager

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

### Expenses of the scheme

#### Load Structure

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

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

#### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI IT Fund	2.58%	2.25%
SBI Pharma Fund	2.71%	2.05%
SBI FMCG Fund	2.63%	1.87%
SBI Contra Fund	2.04%	1.54%
SBI Emerging Businesses Fund	2.27%	1.42%

### Risk Profile of the scheme

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

## X. SBI MAGNUM MULTICAP FUND

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

**This product is suitable for investors who are seeking\*:**

- Long term investment
- Investment in diversified basket of equity stocks spanning the entire market capitalization spectrum to provide both long term growth opportunities and liquidity.
- High risk. ■■■■ (BROWN)

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

### Investment Objective

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

### Asset allocation pattern of the scheme

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

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

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

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

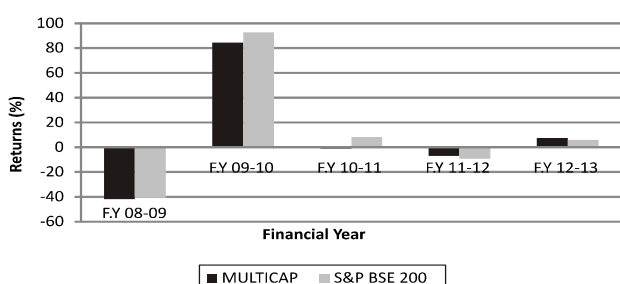
Allocation of investments between the various market capitalization segments in equity instruments

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

### Performance of the scheme (As on 31st March, 2013)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Magnum Multicap Fund - Growth	7.43%	-0.34%	1.25%	7.86%
Benchmark: - S&P BSE 200	6.03%	1.32%	3.43%	10.27%

### Financial Year Wise Returns



### Plans and Options

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

### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
₹ 5000 and in multiples of ₹ 1000	Multiples of ₹ 1000	₹ 1000 or 100 magnums whichever is lower

### Benchmark Index

S&P BSE 200 Index

### Fund Manager

Mr. Richard D'souza

### Expenses of the scheme

#### Load Structure

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

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

#### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Multicap Fund	2.53%	2.06%

### 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.

## XI. SBI BLUECHIP FUND

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

**This product is suitable for investors who are seeking\*:**

- Long term investment
- Investment in equity shares of companies whose market capitalization is atleast equal to or more than the least market capitalized stock of BSE 100 index to provide long term capital growth opportunities.
- High risk. ■■■■ (BROWN)

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

### Investment Objective

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

### Asset allocation pattern of the scheme

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

Maximum limit for stock lending – Not more than 20% of the net assets of the scheme +Limit for Derivative transactions – Limits as permitted under SEBI Regulations from time to time

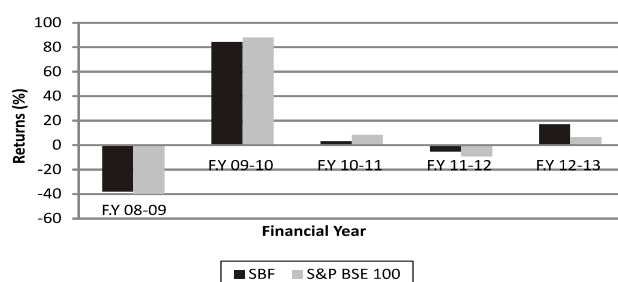
The scheme would at all times have an exposure of atleast 70% of its investments in equity stocks. Within the permissible universe of stocks for the scheme, blue chip stocks would normally qualify as those stocks which are typically large companies with an established business presence, good reputation and are possibly market leaders in their industries with less uncertainty in topline/ bottomline growth. Blue chip companies normally have a history of successful growth, high visibility and reach, good credit ratings and excellent brand equity amongst the general public and widespread interest amongst investing public.

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

### Performance of the scheme (As on 31st March, 2013)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Blue Chip Fund - Growth	17.19%	4.62%	5.54%	6.95%
Benchmark: - S&P BSE 100	6.84%	1.73%	3.53%	8.92%

### Financial Year Wise Returns



## Key Information Memorandum

### Plans and Options

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

### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
₹ 5000 and in multiples of ₹ 1000	Multiples of ₹ 1000	₹ 1000 or 100 whichever is lower

### Benchmark Index

S&P BSE 100 Index

### Fund Manager

Ms. Sohini Andani

### Expenses of the scheme

### Load Structure

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

Exit Load – Nil.

### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Blue Chip Fund	2.35%	1.87 %

### 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.

## XII. SBI ARBITRAGE OPPORTUNITIES FUND

An Open-ended Scheme

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

This product is suitable for investors who are seeking*:
<ul style="list-style-type: none"> <li>Short term investment</li> <li>Investments to exploit profitable arbitrage opportunities between the spot and derivative market segments to provide capital appreciation and regular income.</li> <li>High risk. <span style="background-color: #800000; color: white; padding: 2px;">BROWN</span></li> </ul>

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

### Investment Objective

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

### Asset Allocation Pattern of the scheme

Types of Instruments	Normal Allocation (% of net assets)
Equity and equity related instruments	65% - 85%
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	65% - 85%
Debt and Money Market Instruments Of which Securitized Debt	15% - 35% Not more than 10% of the investments in debt instruments

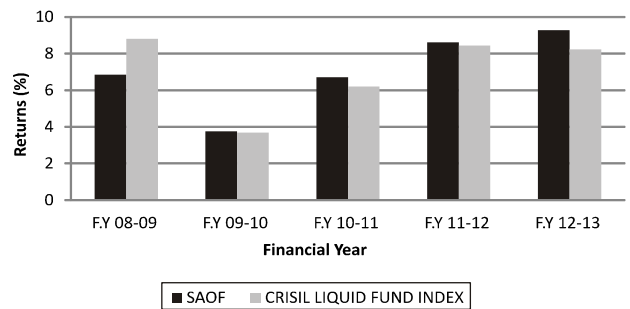
\*Only such stocks that comprise the S&P BSE 100 index will be considered for investment under this Plan.

# Debt Instruments will include Government Securities, Corporate Debenture and Bonds/ PSU, FI, Government guaranteed Bonds including Securitized Debt and International Bonds, Debt related derivative instruments.

### Performance of the scheme (As on 31st March, 2013)

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Arbitrage Opportunities Fund - Growth	9.28%	8.20%	7.03%	7.62%
Benchmark: - Crisil Liquid Fund Index	8.22%	7.62%	7.06%	7.11%

### Financial Year Wise Returns



### Plans and Options

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

### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
₹ 25000	Multiples of ₹ 1000	₹ 1000

### Benchmark Index

CRISIL Liquid Fund Index

### Name of the Fund Manager

Mr. Neeraj Kumar

### Expenses of the scheme

### Load Structure :

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2; Exit Load – For exit within 7 business days from the date of allotment-0.25%, For exit after 7 business days from the date of allotment - Nil

### Actual expenses for the previous financial year

Scheme Name	Regular Plan	Direct Plan
SBI Arbitrage Opportunities Fund	1.96%	1.69%

### Risk Profile of the scheme

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

## XIII. SBI INFRASTRUCTURE FUND

An Open-ended Growth Scheme

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

This product is suitable for investors who are seeking*:
<ul style="list-style-type: none"> <li>Long term investment</li> <li>Equity Investments in stock of companies directly or indirectly involved in the infrastructure growth of the Indian economy to provide long term capital growth opportunities.</li> <li>High risk. <span style="background-color: #800000; color: white; padding: 2px;">BROWN</span></li> </ul>

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

### Investment Objective

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

### Asset Allocation Pattern of the scheme

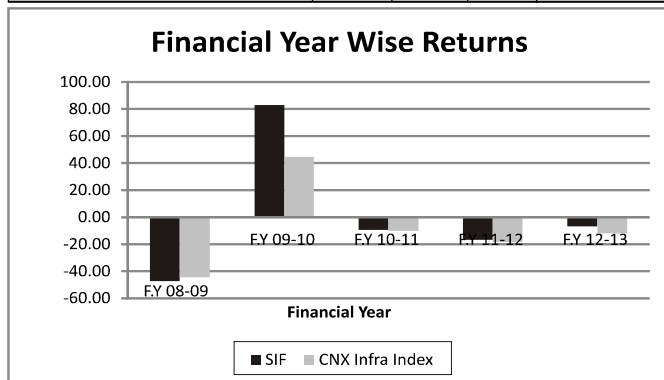
Type of Instrument	Normal Allocation (% of Net Assets)	Risk Profile
Equities and equity related instruments including derivatives <sup>^</sup>	65 – 100	High
Debt and Money Market instruments	0 – 35	Medium to Low

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

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

**Performance of the scheme (As on 31st March, 2013)**

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI Infrastructure Fund - Growth	-6.82%	-11.04%	-7.48%	-5.39%
Benchmark:- CNX Infrastructure	-11.93%	-13.56%	-12.30%	-9.37%


**Plans & options**

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

**Minimum application amount**

Purchase	Additional Purchase	Repurchase
₹ 5000 and in multiples of ₹ 1	Multiples of ₹ 1000	₹ 1000 or 100 magnums /Units whichever lower

**Benchmark Index**

CNX Infrastructure Index

**Name of the fund manager**

Mr. Ajit Dange

**Expenses of the scheme**

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

**Actual expenses for the previous financial year**

Scheme Name	Regular Plan	Direct Plan
SBI Infrastructure Fund	2.34%	1.89%

**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 PSU FUND

An Open-ended Growth Scheme

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

**This product is suitable for investors who are seeking\*:**

- Long term investment
- Investments in diversified basket of equity stocks and debt of domestic Public Sector Undertakings to provide long term growth in capital with improved liquidity.
- High risk. BROWN (BROWN)

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

**Investment Objective**

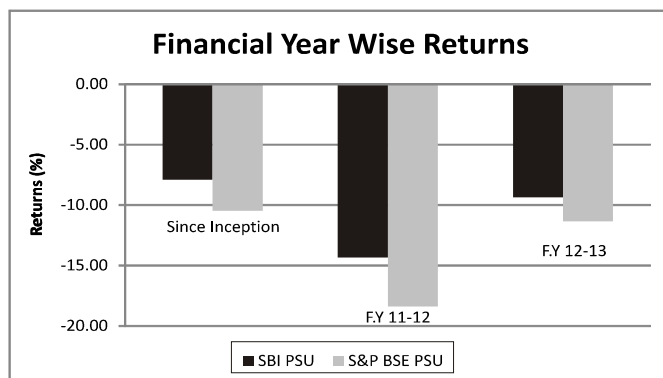
The objective of the scheme would be to provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme through an active management of investments in a diversified basket of equity stocks of domestic Public Sector Undertakings and in debt and money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

**Asset Allocation Pattern of the scheme**

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

**Performance of the scheme (As on 31st March, 2013)**

Scheme Name	1 Year	3 Years	5 Years	Since Inception
SBI PSU Fund - Growth	-9.36%	NA	NA	-9.37%
Benchmark: - S&P BSE PSU	-11.37%	NA	NA	-12.63%


**Plans & options**

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

**Minimum application amount**

Purchase	Additional Purchase	Repurchase
₹ 5000/- and in multiples of ₹ 1	₹ 1000/- and in multiples of ₹ 1/-	₹ 1000/- or 100 Units or account balance whichever is lower

**Benchmark Index**

S&P BSE PSU Index

**Name of the fund manager**

Mr. Ajit Dange

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

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

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

**Actual expenses for the previous financial year**

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

**Risk Profile of the scheme**

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



## GENERAL INFORMATION AND GUIDELINES

### GENERAL INFORMATION

1. Please read carefully the Scheme Information Document of the scheme(s) containing the terms of offer before investing. Prospective investors should not treat the contents of this document or the Scheme Information Document of the scheme(s) as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisors concerning the acquisitions, holding or disposal of the Magnums/Units. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. The Scheme Information Document / Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of SBIMF, brokers/distributors and also displayed at the **SBIMF website i.e. [www.sbimf.com](http://www.sbimf.com)**.
2. Please complete the Application Form legibly in black ink or any dark coloured ink, in the English language, in BLOCK CAPITALS. Please strike out with a line across any section that is not applicable.
3. **Application by post:** Applications can be sent by post to the office of the Registrar (refer address on page no.3) to the scheme and should be accompanied by draft payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar's end.
4. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
5. Allotment of Magnums/units: Allotment is assured to all applicants provided the applications are complete in all respects and are in order. Applications not complete in any respect are liable for rejection.
6. SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme's objective for investment.
7. **Right to Limit Redemptions**  
The Mutual Fund reserves the right to temporarily suspend further reissues or repurchases under the scheme in case of any of the following:
  - a natural calamity or
  - in case of conditions leading to a breakdown of the normal functioning of securities markets or
  - periods of extreme volatility or illiquidity
  - under a SEBI or Government directive
  - under a court decree / directiveAdditionally for all equity schemes the fund has the right to limit repurchase to 5% of the units issued per day for the scheme as a whole. The limit may be changed from time to time.
8. **Prevention of Money Laundering :** In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all SEBI registered intermediaries, including Mutual Funds, are required to formulate and implement a client identification programme, verify and maintain the record of identity and address(s) of the investors. In this regard, investors who wish to make an investment in the units of mutual fund will be required to produce prescribed documents to any such offices as may be notified by SBIMF or AMFI from time to time in order to comply with KYC norms of SBIMF.
9. Application Forms incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable to be rejected. In case your investment application gets rejected on account of the same being incomplete in any respect, your investment amount would be refunded without interest within 30 days.
10. **Cash investments in mutual funds** – 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 to the extent of

Rs. 20,000/- per investor, per mutual fund, per financial year 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 towards redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.

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

### NOTES TO HELP YOU COMPLETE THE APPLICATION FORM

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

- a) **Applications for Individuals:** Please write your name in the sequence of First Name, Middle Name and Last Name. Please do not abbreviate any name. Preferably write your name exactly as it appears in the Bank Account (as provided in the bank account details).
- b) **Applications for Non-Individuals:** Companies, Trusts, Partnership firms, Societies or any other association should write the name exactly as it appears in its Incorporation document and in the Bank Account (as provided in the bank account details).
- c) In case the Sole / first applicant has an existing Folio No., it should be stated along with name and PAN details in the space provided for them. The form thereafter should be filled from Section 7 (onwards).
- d) Please fill in your date of birth as this may be required to identify you when communicating with us.
- e) If you have an email ID please include it as this will help us resolve queries more promptly.
- f) To help us service you better, your telephone number(s) / mobile number(s) should also be provided including the relevant STD / ISD code.
- g) **Permanent Account Number :** With effect from July 2, 2007, Permanent Account Number (PAN) is the sole identification number for all investors transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Submission of attested copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor). Attestation can be done by distributors / AMC staff etc. However, investment made in Micro SIP shall be exempted from the requirements of PAN.  
  
Micro investments - As per Securities and Exchange Board of India (SEBI) letter no. OW/16541/2012 dated July 24, 2012 regarding 'Exemption from the need for Permanent Account Number (PAN) for micro financial products' informed that investments in mutual fund schemes [including investments through Systematic Investment Plan (SIP)] of up to ₹ 50,000/- (Rupees Fifty Thousand) per investor per year per mutual fund shall be exempted from the requirement of PAN. Accordingly, PAN shall be exempted if the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments by an investor in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (hereafter referred to as "Micro investments"). However, the requirements of Know Your Client (KYC) shall be mandatory for all investments, irrespective of the amount of investment.
- h) **Know Your Customer (KYC)**  
  
With effect from 1st January, 2011, KYC (Know Your Customer) norms are mandatory for ALL investors for making investments {fresh / additional purchase / switch-in / Systematic Investment Plan (SIP), Systematic Transfer Plan (STP)} in Mutual Funds, irrespective of the amount of investment.

Further, to bring uniformity in KYC process, SEBI has introduced a common KYC for all the SEBI registered intermediaries with effect from January 1, 2012. New investors are therefore requested to carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC application forms are also available on our website [www.sbimf.com](http://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 Investor Service Centre / Investor Service Desk of SBIMF 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](http://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 (Foreign Inward Remittance Certificate/Bankers Certificate) in original to the registrars as soon as possible to enable early processing of their applications. NRIs can also apply on a non-repatriable basis from their NRO account. **NRIs should mandatorily state their overseas address in complete otherwise the application will be rejected.** NRIs are requested to provide an Indian address (if available) for correspondence.

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

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

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

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

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

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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.

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

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

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

- i) Details of the "City" of the Clearing Circle in which the bank / branch participates; and
- ii) The 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of a cheque leaf. The Registrar may ask for a copy of a cancelled cheque to verify these details.
- iii) The 11 digit IFS Code
- iv) ECS / Direct credit facility as and when it is available, we will electronically / directly credit your Redemption proceeds / Dividend in the Bank Account provided by you.
- v) Depending on your residential status and intent of repatriation, please indicate the type of bank account most relevant to you from the list of options provided.
- vi) Only CTS -2010 compliant post-dated cheques will be accepted.
- vii) In case of change in bank mandate:
  1. A "CANCELLED" original cheque leaf of the New bank account as well as the Existing bank account (if any) currently registered with SBIMF under **their respective folios** (where the first holder's/investor's name is printed on the face of the cheque).
  2. If an investor is unable to provide "CANCELLED" cheque as prescribed above, such investor should furnish an attested\* photocopy of the relevant page of his/her bank Pass Book (**of the new bank account as well as that of the existing bank account**) wherein the first holder's/investor's name, bank a/c no and address is clearly legible.

3. In case of non-availability of either of the above mentioned document/s, such investors may submit a letter from their bank on its letterhead certifying the investors' bank account information (**new & existing bank mandate**) viz. account holders' name and address, bank account number, bank branch, account type, MICR & IFSC code. In case the old bank account is already closed investors may submit duly stamped letter from such bank on its letter head, confirming the closure of the account with relevant account details.

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

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

### viii) Restriction on acceptance of Third-party payments

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

- a) Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP installment)
- b) Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.
- c) Custodian on behalf of an FII or a client

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

**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](http://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 SBIMF Investor Service Centres/SBIMF Investor Service Desks/Corporate Office of the Mutual Fund/Office of the Registrar/Investor Service Centres and Transaction Points of the Registrar or such other Collection Centres as may be decided by the Mutual Fund from time to time. Outstation cheques will not be accepted and application forms accompanied by such cheques will be rejected. **Cheque/D.D. to be crossed "Account Payee" only and should be drawn payable to :-** SBI Magnum Balanced Fund; SBI Nifty Index Fund; SBI Magnum Equity Fund; SBI Magnum Global Fund; SBI Magnum Multiplier Plus Scheme 93; SBI Magnum MidCap Fund; SBI Magnum TaxGain Scheme; SBI IT Fund; SBI Contra Fund; SBI Pharma Fund; SBI FMCG Fund; SBI Emerging Businesses Fund; SBI Magnum Comma Fund; SBI Magnum MultiCap Fund; SBI BlueChip Fund; SBI Arbitrage Opportunities Fund; SBI Infrastructure Fund; SBI PSU Fund
- ii) If you are from a city not serviced by our authorised Investor Service Centre / Collection Centre, you may submit a Demand Draft, payable at the nearest service centre/ collection centre, for the investment amount.
- iii) **The AMC shall not refund any demand draft charges.**
- iv) **Selection of options :** Direct Plan is the plan where investors purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Such separate plan have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans.

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

#### Default Plan/Option:

Between Regular Plan & Direct Plan:

In case investor has mentioned the Distributor code (ARN code) and not specified either Regular Plan or Direct Plan in the application form, the default plan shall be considered as "Regular Plan". In other cases, the default plan shall be considered as "Direct Plan".

Between Growth Option & Dividend Option:

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

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

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

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

1. Source schemes: All open ended schemes of SBIMF.
2. Target schemes: All open ended schemes of SBIMF except for liquid schemes.
3. Dividend Transfer facility will not be available under daily, weekly & fortnightly dividend options of source schemes & target schemes.
4. Minimum dividend eligible for transfer under Dividend Transfer Plan will be Rs. 1000. If the dividend in the source scheme is less than Rs. 1000, then the dividend will be automatically reinvested in the source scheme irrespective of the option selected by the investor.
5. Investment in the target scheme will be done at the NAV applicable for switches, with record date being the transaction day.
6. Investor wishing to select Dividend Transfer Plan will have to opt for all units under the respective plan/option of the source scheme.
7. Investors opting for Dividend Transfer Plan has to specify each scheme/plan/option separately & not at the folio level.
8. Minimum investment requirement in target scheme will not be applicable for the Dividend Transfer Plan.
9. Request for enrollment must be submitted at least 15 days before the dividend record date.
10. Investors can terminate this facility by giving a written request atleast 15 days prior to dividend record date.

#### vi) Dividend Reinvestment Facility

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

vii) There will be no entry load on dividend reinvestment and bonus units.

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

#### ix) Investment in schemes of SBI Mutual Fund

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

**Note 6 - Direct Credit of Dividend/Redemption:** SBIMF 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 direct credit facility being discontinued, the unitholders will receive payments in respect of dividend/redemption through other mode such as cheque, demand draft, etc.

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

ABN Amro Bank (RBS), 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, 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 on 1<sup>st</sup> working day of every Month / Quarter and payment would be credited to the registered bank mandate account of the investor through Direct Credit or cheques would be issued. SWP entails redemption of certain number of Units that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes.

**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 or units from one scheme of the Mutual Fund to the other. Completed application form for STP should be submitted at least 7 days before the transaction date. The transfer would be effected on any business day as decided by the investor at the time of opting for this facility.

#### 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 effected 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 effected. 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 switch-out scheme, subject to a minimum transfer of Rs. 5000 per month and in multiples of Rs. 500 for 6 months, Rs. 2500 per month and in multiples of Rs. 500 for 12 months and Rs.7500 per quarter and in multiples of Rs. 500 for one year for **SBI AOF** and Rs.1000 per month for 6 months, Rs. 500 per month for 12 months and Rs. 1500 per quarter for one year for **other equity schemes**, without any restriction on maintaining the minimum balance requirement as stipulated for the switch out scheme.

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

1. Under this facility, investor can transfer a predetermined amount from one scheme (Source Scheme) to the other scheme (Target Scheme) on daily basis / weekly basis.
2. Currently, this facility is available through SBI Magnum InstaCash Fund (Cash & Dividend Plan), SBI Magnum Instacash Fund – Liquid Floater Plan, SBI Premier Liquid Fund, SBI Ultra Short Term Debt Fund & SBI Short Term Debt Fund (Source Scheme).
3. Target schemes allowed would be all open ended equity schemes, SBI Magnum Balanced Fund and SBI Gold Fund.
4. Minimum amount of STP for SBI Magnum Taxgain Scheme will be Rs. 500 & in multiples of Rs. 500 for both daily & weekly STP and for other funds the minimum amount of STP will be Rs. 1000 & in multiple of Re. 1 for daily STP & Rs. 2000 & in multiple of Re. 1 for weekly STP.

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- Minimum number of installments will be 12 for daily STP & 6 for weekly STP.
- Weekly STP will be done on 1st, 8th, 15th & 22nd of every month. In case any of these days is a non business day then the immediate next business day will be considered.
- Completed application form for STP should be submitted by investors at least 10 calendar days before the first transaction date.
- Daily and weekly STP facility shall not be available from/to daily/weekly dividend plans of any scheme
- Exit load shall be as is applicable in the target/source schemes.

Default frequency for STP is Monthly & default date for the start of STP is 10<sup>th</sup>.

### Flex Systematic Transfer Plan in all the open-ended schemes of SBI Mutual Fund offering Systematic Transfer Plan (STP) facility:

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 are as follows:

- The amount to be transferred under Flex STP from source scheme to target scheme shall be calculated using the below formula:  
  
**Flex STP amount = [(fixed amount to be transferred per installment x number of installments already executed, including the current installment) - market value of the investments through Flex STP in the Transferee Scheme on the date of transfer]**
- The first Flex STP installment will be processed for the fixed installment amount specified by the investor at the time of enrolment. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.
- Flex STP would be available for Monthly and Quarterly frequencies.
- Flex STP is not available from "Daily / Weekly" dividend plans of the source schemes.
- 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 the rest of the installments for a fixed amount.
- A single Flex STP Enrolment Form can be filled for transfer into one Scheme/Plan/Option only.
- 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 determining the applicability of NAV.
- 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.
- The request for flex STP should be submitted at least 10 calendar days before the first STP date.
- All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.

**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.

**Note 10 - Nomination facility/ succession :** Nomination facility is available only for individuals applying on their own behalf. Nomination can also be in favour of the Central

Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. As per AMFI letter 35/MEM-COR/57/07-08 dated January 03, 2008, applicants can make multiple nominations to the maximum of three. This facility is also available to NRI investors. A nonresident Indian can be a Nominee subject to the exchange controls in force from time to time. Applicants may change their nomination at any time during the currency of the scheme. In case of multiple nominations, applicants must clearly specify the percentage of units in favour of each nominee. In case the applicants do not specify the percentage of units for each nominee, units will be distributed equally among all the nominees. Please note that such allocation/share should be in whole numbers without any decimals making a total of 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.

#### Note 11 - Declaration and signatures:

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

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

- For individual investors, the fund offers a Systematic Investment Plan (SIP) through ECS /Direct Debit or through Post Dated Cheques for all Equity Schemes. Under the SIP an investor can invest a fixed amount (for a minimum period of six months) – (a) every month for six months (subject to a minimum of Rs. 5000 per month & in multiples of Rs. 500 for **SBIAOF** & Rs. 1000 per month and in multiples of Rs. 100 for **other equity schemes**) (b) every month for one year (subject to a minimum of Rs. 2500 per month & in multiples of Rs. 500 for **SBIAOF** and Rs. 500 per month and in multiples of Rs. 100 for **other equity schemes**) (c) every quarter for one year (subject to a minimum of Rs. 7500 per quarter & in multiples of Rs. 500 for **SBIAOF** and Rs. 1500 per quarter and in multiples of Rs. 100 for **other equity schemes**) 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.

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

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

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

- 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. 2000. 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 two Plans:
- Monthly Systematic Investment Plan (MSIP)
  - Quarterly Systematic Investment Plan (QSIP)
- d) Under the MSIP, the investor must submit post-dated cheques for each month. An investor is eligible to issue only one cheque for each month. For example, an investor cannot issue one cheque for June 15th and the other for June 25th under the same SIP Form. Under the QSIP, the investor must submit post-dated cheques for each quarter. An investor, is eligible to issue only one cheque for each quarter. There should be a gap of three months between two cheques. For example, an investor cannot issue one cheque for April 15th and the other for May 15th under the same SIP Form. The beginning of the quarter could be of any month for e.g. April, August, October, November, etc. Both MSIP and QSIP cannot be co-mingled. A separate SIP Form must be filled for MSIP and QSIP. Only CTS -2010 compliant post-dated cheques will be accepted.
- e) Unit holders must write the Folio number / Application number, if any, on the reverse of the cheques accompanying the Forms.
- f) Returned cheque(s) may not be presented again for collection. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
- g) An intimation of the allotment will be sent to the investor. The facility may be terminated by the investor after giving at least three weeks' written notice to the Registrar.
- h) For investment through ECS/Direct 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:**

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

● **Top-up SIP**

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

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

- The Top-up option must be specified by the investors while enrolling for the SIP facility.
- The minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500.
- The Top-up details cannot be modified once enrolled. In order to make any changes,

the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.

- In case of Monthly SIP, Half-yearly as well as Yearly frequency are available under SIP Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly.
- In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-up.
- Top-up SIP will be allowed in all schemes in which SIP facility is being offered.
- All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
- SIP Top-up facility shall be available for SIP Investments through ECS (Debit Clearing) / Direct debit facility only.

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

**List of Cities for SIP ECS Facility :** Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhavnagar, Bhilwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, 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, New Delhi, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shillong, Shimla, Shimoga, Sholapur, Siliguri, Surat, Tirunelveli, Tirupati, Tiruppur, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udupi, Varanasi, Vijaywada, Vizag

**LIST OF DIRECT DEBIT BANKS (All core branches):** Axis Bank, Bank Of Baroda, Bank Of India, Citibank, 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 & SBIndore), 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.

- 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).
- Completed application form, SIP registration form and the first cheque should be submitted atleast 30 days before the first transaction date.
- 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.
- Investors should mandatorily give a cheque for the first transaction drawn on the same bank account for ECS facility.**
- 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.
- The bank account provided for ECS facility should participate in local MICR clearing.
- SIP facility is available only on specific dates of the month viz. 5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day). In case 5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day) is a holiday then next business day.**
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- 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.



## Key Information Memorandum

- x. SBI Funds Management Pvt Ltd., its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- xi. SBI Funds Management Pvt Ltd. reserves the right to reject any application without assigning any reason thereof.
- xii. Investors can opt for the facility of "Till further notice" for the SIP through ECS/Direct Debit by ticking appropriate box in SIP ECS/Direct Debit facility registration cum mandate form. Investor can choose to discontinue the facility of "Till further notice" by giving 30 days written notice at any of our Investor service centres.

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

- Minimum Investment: Rs. 100 per month and in multiples of Rs. 50/- thereof
- Enrolment period: - Minimum 5 years (60 SIPs)
- Frequency of SIP: - Only monthly (no quarterly SIP available)
- Minimum Redemption amount: - Rs. 500 and any amount in multiple of Re 1/- thereafter
- SBI Chota SIP facility would be offered to investors having direct debit facility with the following banks: State Bank of India, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala & State Bank of Travancore.
- Initially, SBI Chota SIP will be available in the following products only: -
  - SBI Magnum Balanced Fund
  - SBI MMPS 93
  - SBI Contra Fund
  - SBI Blue Chip Fund
- Options: - Growth Plan

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

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

### Note 15 - APPLICATION VIA ELECTRONIC MODE

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

- i. Acceptance of electronic transactions by the recipient will be as permitted by SEBI or other regulatory authorities or the rules & regulations governing the same;
- ii. Transmitter accepts that the electronic transactions shall not be processed until time-stamped as a valid transaction in the scheme in line with SEBI regulations;
- iii. Acceptance of electronic transactions will be solely at the risk of the transmitter of such transactions and the recipient shall not in any way be liable or responsible for any loss, damage, costs caused to the transmitter directly or indirectly, as a result of the transmitter sending or purporting to send such transactions;
- iv. Recipient will also not be liable in case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the recipient;
- v. Recipient, instead of accepting electronic transactions, may require the transmitter to apply through any other permitted manner and is under no obligation to act on any electronic transaction received, which is sent or purported to be sent by the transmitter;

- vi. Transmitter acknowledges that electronic transactions is not a secure means of giving instructions/ requests and that the transmitter is aware of the risks involved arising out of such transmission, including but not limited to, such transmission being inaccurate, incomplete, lacks clarity or quality, altered, misrepresented, unlawful, or is not received on time as prescribed, etc.;
- vii. Recipient on receiving any electronic transaction may in good faith agree to process the same on the presumption that it is transmitted in lawful manner. Recipient shall not be liable or responsible if any complaint is received thereafter in respect of such transmission;
- viii. Transmitter agrees that security procedures adopted by the recipient may include signature verification, telephone call backs which may be recorded by tape recording device and the transmitter consents to such recording and agrees to co-operate with the recipient to enable confirmation of such electronic transaction;
- ix. Transmitter agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, SBI Mutual Fund and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on electronic transaction or relying upon such electronic transaction, which is sent or purported to be sent by the transmitter.

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

### Note 16 - TRANSACTION CHARGES

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

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

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

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

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

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

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

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

- (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 17 - DEMAT ACCOUNT

Investors have the option to hold the units in demat form. Please tick the relevant option of Yes/No for opting/not opting units in demat form. If no option is exercised, "No" will be the default option. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and shall be liable to be rejected. **The application form should mandatorily accompany the latest Client investor master/Demat account statement.** Demat option will be not be available for Systematic Investment Plan (SIP).

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

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

This facility is available in following scheme(s) / plan (s) of SBI Mutual Fund under Regular Plan as well Direct Plan, viz, SBI Ultra Short Term Debt Fund - Daily Dividend Reinvestment, SBI Short Term Debt Fund - Weekly Dividend Reinvestment, SBI Dynamic Bond Fund – Growth, SBI Magnum Gilt Fund - Long Term - Dividend Reinvestment, SBI Magnum Gilt Fund - Short Term - Dividend Reinvestment, SBI Magnum Monthly Income Plan – Growth, SBI Magnum Income Fund – Growth, SBI PSU Fund – Growth, SBI IT Fund – Growth, SBI Magnum Equity Fund – Growth, SBI Magnum Global Fund – Growth, SBI Magnum Multiplier Plus Scheme – Growth, SBI Contra Fund – Growth, SBI Magnum Midcap Fund – Growth, SBI FMCG Fund – Growth, SBI Magnum Balanced Fund – Growth, SBI Gold Fund – Growth, SBI Magnum Multicap Fund – Growth, SBI Magnum Taxgain Scheme - Dividend Payout, SBI Blue Chip Fund – Growth, SBI Pharma Fund – Growth, SBI Edge Fund – Growth, SBI Emerging Businesses Fund – Growth & SBI Magnum Comma Fund – Growth

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

#### Note 19 - 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.



**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)  
191, Maker Towers 'E', Cuffe Parade, Mumbai - 400 005.  
Tel.: 022-22180221-27, [www.sbimf.com](http://www.sbimf.com)

### Nomination Form (Registration / Addition / Cancellation)

This form can be used to assign a nominee to your investment or cancel the nomination previously made by you.

I / We  and  
 \* do hereby

nominate the person more particularly described hereunder / and / cancel the nomination, made by me / us on

in respect of the units in the folio no(s)  (\* Strike out which is not applicable)

<b>Name of the Nominee</b>	<input type="text"/>	<b>Percentage</b>	<input type="text"/>
<b>Name of the Guardian</b>	<input type="text"/>		
<b>Relationship</b>	<input type="text"/>	<b>Date of Birth*</b>	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
<b>Address of Nominee/ Guardian</b>	<input type="text"/>		
<b>City</b>	<input type="text"/>	<b>Pin</b>	<input type="text"/>
<b>State</b>	<input type="text"/>		
<b>Signature of Nominee/ Guardian</b> (*Mandatory in case of Minor nominee)	<input type="text"/>		

<b>Name of the Nominee</b>	<input type="text"/>	<b>Percentage</b>	<input type="text"/>
<b>Name of the Guardian</b>	<input type="text"/>		
<b>Relationship</b>	<input type="text"/>	<b>Date of Birth*</b>	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
<b>Address of Nominee/ Guardian</b>	<input type="text"/>		
<b>City</b>	<input type="text"/>	<b>Pin</b>	<input type="text"/>
<b>State</b>	<input type="text"/>		
<b>Signature of Nominee/ Guardian</b> (*Mandatory in case of Minor nominee)	<input type="text"/>		

<b>Name of the Nominee</b>	<input type="text"/>	<b>Percentage</b>	<input type="text"/>
<b>Name of the Guardian</b>	<input type="text"/>		
<b>Relationship</b>	<input type="text"/>	<b>Date of Birth*</b>	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
<b>Address of Nominee/ Guardian</b>	<input type="text"/>		
<b>City</b>	<input type="text"/>	<b>Pin</b>	<input type="text"/>
<b>State</b>	<input type="text"/>		
<b>Signature of Nominee/ Guardian</b> (*Mandatory in case of Minor nominee)	<input type="text"/>		

<b>SIGNATURE(S)</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	<b>1st Applicant / Guardian / Authorised Signatory</b>	<b>2nd Applicant / Authorised Signatory</b>	<b>3rd Applicant / Authorised Signatory</b>

In case of multiple holders in the folio, all holders must sign the request for registration / addition / cancellation of nomination irrespective of mode of holding

Date	<input type="text"/>	Place	<input type="text"/>
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SIP ECS/DIRECT DEBIT FACILITY : REGISTRATION CUM MANDATE FORM

New Investors subscribing to the scheme through SIP ECS/Direct Debit Facility must complete this form compulsorily alongwith Common Application Form  
(Application should be submitted atleast 30 days before the 1<sup>st</sup> ECS/Direct Debit Clearing date)

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIIN* (Employee Unique Identification Number)	Reference No.
ARN-2111				E-029541	

Declaration for "execution-only" transaction (only where EUIIN box is left blank) (Refer Instruction 1 (p))  
\* I/We hereby confirm that the EUIIN 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.

Please (✓)	<input type="checkbox"/> SIP Registration	<input type="checkbox"/> SIP Renewal	<input type="checkbox"/> SIP - Change in Bank Details
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INVESTOR DETAILS

Folio No./Application No.		(For Existing Investor please mention Folio Number. For New Applicants please mention the Common Application Form 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) -

SIP DETAILS (ECS in select cities or Direct Debit in select banks only) (SEE NOTE 12, 13 & 14 )

<input type="checkbox"/> SIP with Cheque	<input type="checkbox"/> SIP without Cheque
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Scheme Name

Plan (Please ✓)	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct
Option (Please ✓)	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend
Dividend Facility (Please ✓)	<input type="checkbox"/> Reinvestment	<input type="checkbox"/> Payout

Each SIP Amount (Rs.)		First SIP Cheque No.	
		(Note : Cheque should be drawn on bank account mentioned below)	

SIP Date	<input type="checkbox"/> 5 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 30 <sup>th</sup> (For February, last business day)	No of SIP Installments		Frequency	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
----------	--	------------------------	--	-----------	---

SIP Period	From	D	D	M	M	Y	Y	Y	Y	To	D	D	M	M	Y	Y	Y	Y	OR	<input type="checkbox"/> 3 years <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years <input type="checkbox"/> Perpetual (Select any one)
------------	------	---	---	---	---	---	---	---	---	----	---	---	---	---	---	---	---	---	----	---

TOP-UP SIP (SEE NOTE 12, 13 & 14 )

Top up Amount Rs. (in multiples of Rs. 500 only)		Top-up Frequency (Please ✓ any one)	<input type="checkbox"/> Half - Yearly <input type="checkbox"/> Annual
---	--	--	--

DECLARATION : I/ We hereby , authorize the AMC and their authorised service providers , to debit my / our following bank account directly or by ECS for collection of payments.

BANK PARTICULARS (as per bank records)

Name of 1st Holder	
Name of 2nd Holder	
Name of 3rd Holder	
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 ✓)	<input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> FCNR
	<input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> Others

DECLARATION & SIGNATURE: I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in ECS. 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 AMC, 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 and agreed to the terms and conditions mentioned in SID/KIM.

SIGNATURE(S) Applicants must sign as per mode of holding	<input checked="" type="checkbox"/> 1st Account Holder/ Guardian / Authorised Signatory	<input checked="" type="checkbox"/> 2nd Account Holder	<input checked="" type="checkbox"/> 3rd Account Holder
---	---	--	--

BANKER'S ATTESTATION

Certified that the signature of account holder and the Details of Bank account are correct as per our records.	Signature of authorised Official from Bank (Bank stamp and date)
Signature of authorised Official from Bank (Bank stamp and date)	

The Branch Manager

Date	D	D	M	M	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---

Bank		Branch	
------	--	--------	--

Sub : Mandate verification for A/c. No.

This is to inform you that I/We have registered for making payment towards my investments in SBIMF by debit to my /our above account directly or through ECS. I/We hereby authorize you to honour such payments for which I/We have signed and endorsed the Mandate Form.  
Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account.  
Thanking you,  
Yours sincerely

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1st Account Holder/ Guardian / Authorised Signatory	2nd Account Holder	3rd Account Holder

SBI MUTUAL FUND A PARTNER FOR LIFE

ACKNOWLEDGEMENT SLIP To be filled in by the Investor

Folio No. / Application No.	
-----------------------------	--

(To be filled in by the First applicant/Authorized Signatory) :

Received from	
an application for Purchase of Units alongwith All purchases are subject to realisation of cheques.	1st Cheque Number
	For Rs.

Acknowledgement Stamp

**This page has been left blank intentionally**



SBI CHOTA SIP DIRECT DEBIT FACILITY : REGISTRATION CUM MANDATE FORM

Investors subscribing to the scheme through SIP Direct Debit Facility must complete this form compulsorily alongwith Common Application Form  
(Only for Growth Plans of SBI Magnum Balanced Fund, SBI MMPS 93, SBI Contra Fund and SBI Blue Chip Fund with minimum 60 installments under Monthly frequency)

(Application should be submitted atleast 30 days before the 1<sup>st</sup> Direct Debit Clearing date)

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

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 1 (p))  
\* I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

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

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (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.

Please ( ✓ )☐ SIP Registration☐ SIP Renewal☐ SIP - Change in Bank Details

INVESTOR DETAILS

Folio No./Application No.		(For Existing Investor please mention Folio Number / For New Applicants please mention the Common Application Form 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) -

SIP DETAILS (Direct Debit with select Banks)

☐ SIP with Cheque☐ SIP without Cheque

Scheme Name

Plan (Please ✓ )☐ Regular☐ Direct

Option (Please ✓ )☐ Growth☐ Dividend

Dividend Facility (Please ✓ )☐ Reinvestment☐ Payout

Each SIP Amount (Rs.)

First SIP Transaction via Cheque No.

(Note : Cheque should be drawn on bank account mentioned below)

SIP Date

Frequency

Enrolment Period

NO. OF MONTHS

SIP Period

From

To

OR

5 years

10 years

15 years

Perpetual

(Select any one)

DECLARATION : I/ We hereby , authorize the AMC and their authorised service providers , to debit my / our following bank account directly for collection of payments.

BANK PARTICULARS (as per bank records)

Name of 1st Holder	
Name of 2nd Holder	
Name of 3rd Holder	
Name of Bank	
Branch Name and Address	
City	Pin
Account No.	
9 digit MICR Code	(This is 9 digit number next to the cheque number. Please provide a copy of CANCELLED cheque leaf)
IFS Code	

DECLARATION & SIGNATURE : I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in ECS. 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 AMC, 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 model), 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 and agreed to the terms and conditions mentioned in common Equity KIM.

SIGNATURE(S)			
Applicants must sign as per mode of holding	1st Account Holder	2nd Account Holder	3rd Account Holder

BANKER'S ATTESTATION

Certified that the signature of account holder and the Details of Bank account are correct as per our records.

Signature of authorised Official from Bank (Bank stamp and date)

Signature of authorised Official from Bank (Bank stamp and date)

The Branch Manager

Date

Bank

Branch

Sub : Mandate verification for A/c. No.

This is to inform you that I/We have registered for making payment towards my investments in SBIMF by debit to my /our above account directly . I/We hereby authorize you to honour such payments for which I/We have signed and endorsed the Mandate Form.

Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account.

Thanking you,  
Yours sincerely,

1st Account Holder

2nd Account Holder

3rd Account Holder

SBI MUTUAL FUND  
A PARTNER FOR LIFE

ACKNOWLEDGEMENT SLIP  
To be filled in by the Investor

Folio No. / Application No.

(To be filled in by the First applicant/Authorized Signatory) :

Received from :

an application for Purchase of Units alongwith  
All purchases are subject to realisation of cheques.

1st Cheque Number

For Rs.

Acknowledgement Stamp

***This page has been left blank intentionally***

TRIGGER APPLICATION FORM (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.
<div>Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 1 (p))</div> <div>* 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.</div>					
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					
1. PARTICULARS OF FIRST APPLICANT					
EXISTING FOLIO NO. <div></div>					
Name (Mr./Ms./M/s.) <div></div>					
Mobile No. <div></div>		E-mail ID <div></div>			
Scheme / Plan/Option <div></div>					
PAN <div></div>		Mandatory Enclosures <input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement			
2. PARTICULARS OF SECOND APPLICANT					
Name Mr./Ms./M/s. <div></div>					
PAN <div></div>		Mandatory Enclosures <input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement			
3. PARTICULARS OF THIRD APPLICANT					
Name Mr./Ms./M/s. <div></div>					
PAN <div></div>		Mandatory Enclosures <input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement			
4. TRIGGER OPTION (PLEASE SELECT ANY ONE)					
<input type="checkbox"/> NAV Appreciates by _____%					
<input type="checkbox"/> NAV Depreciates by _____%					
<input type="checkbox"/> Value Appreciates by Rs. _____					
<input type="checkbox"/> Value Depreciates by Rs. _____					
<input type="checkbox"/> Sensex Level _____ points					
Please tick any one of the following actions to be initiated on encountering the situation as mentioned above					
Redemption <input type="checkbox"/> Full amount <input type="checkbox"/> Appreciation amount					
Switch-out <input type="checkbox"/> Full amount <input type="checkbox"/> Appreciation amount to Scheme/ Plan/Option <div></div>					
SIGNATURE(S) Applicants must sign as per mode of holding					
<div>⊗</div>		<div>⊗</div>		<div>⊗</div>	
1st Applicant / Guardian / Authorised Signatory		2nd Applicant / Authorised Signatory		3rd Applicant / Authorised Signatory	
Date				Place	

INSTRUCTIONS FOR TRIGGER

- Trigger is an event on happening of which the funds from one scheme will be automatically redeemed and/or switched to another scheme as specified by the investor. A trigger will activate a transaction/alert when the event selected for, has reached a value equal to or greater than (as the exact trigger value may or may not be achieved) the specified particular value (trigger point).

**Types of Triggers:**

1. **NAV Appreciation / Depreciation Trigger:** Under this facility, Investor can indicate NAV appreciation or depreciation in percentage terms for exit trigger. The minimum % NAV appreciation or depreciation is 5% and in multiples of 1% thereafter. On activation of the trigger the applicable NAV for the transaction will be of the day on which the trigger has been activated.

2. **Index Level Appreciation / Depreciation Trigger:** Under this facility, investor would indicate the Sensex level as the trigger to redeem/ switch from one scheme to another. The Sensex level to be indicated in multiples of 100 only. In case indicated otherwise, it will be rounded off to nearest 100 points. The investor may choose the Sensex level above or below the current level.

3. **Capital Appreciation / Depreciation:** Under this facility, investors will be given the option to indicate the capital appreciation / depreciation in monetary terms to activate the trigger. Minimum Capital Appreciation / Depreciation should be Rs. 10,000 & in multiples of Rs. 1000 thereafter.
- Other terms and conditions of Trigger facility are as follows:**

1. Trigger facility is available only in "Growth" option of the source scheme.

2. Trigger facility is not available in "Daily / Weekly" options of the target scheme.

3. Investor have the option to select the entire amount / appreciation to be processed on the activation of trigger.

4. The Trigger option mandate will be registered on T+10 basis.

5. Minimum investment amount under the "Trigger Facility" is Rs. 25,000/- and in multiples of Rs. 1 thereafter.

6. Combination of trigger facilities is not permitted. The investor may choose only one of the available triggers.

7. The specified trigger will fail, if the investor(s) do not maintain sufficient balance in source scheme(s) on the trigger date. Trigger will also not get executed in case units are under pledge / lien.

8. Trigger facility shall be applicable subject to exit load, if any, in the transferor schemes.

9. Investor cannot modify a Trigger registration once submitted. Investor must cancel the existing Trigger option and enroll for a fresh Trigger option.

10. In case Trigger is not activated within one year of application, the Trigger registration will cease to exist. In such cases, investor(s) would have to register fresh trigger mandates.

11. If any financial transaction (purchase, redemption or switch) processed in the source scheme, the trigger will be cancelled automatically.

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

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

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

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

SIGNATURE(S)

1st Applicant / Guardian / Authorised Signatory

2nd Applicant / Authorised Signatory

3rd Applicant / Authorised Signatory

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

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

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

1. PARTICULARS OF FIRST APPLICANT (SEE NOTE 1)

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

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

EXISTING FOLIO NO.

(For Existing unitholders: Please mention your Folio number, Name and PAN details and then proceed to Investment and Payment details- 8)

Name  
(Mr./Ms./M/s.)

Gender

☐ Male

☐ Female

Date of Birth\*

D

D

M

M

Y

Y

Y

Y

\*Mandatory in case of Minor and please provide photocopy of supporting documents(See Note 1 h)

Telephone No. (O)

Email ID

Telephone No. (R)

Mobile No.

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

Relationship of Guardian in case of Minor

☐ Father

☐ Mother

☐ Legal Guardian

Please mandatorily enclose the document evidencing the relationship of Minor with Guardian (See Note 1 h)

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

PAN

Mandatory Enclosures

☐ PAN Proof

☐ KYC Acknowledgement

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

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

Name  
Mr./Ms./M/s.

PAN

Mandatory Enclosures

☐ PAN Proof

☐ KYC Acknowledgement

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

Name  
Mr./Ms./M/s.

PAN

Mandatory Enclosures

☐ PAN Proof

☐ KYC Acknowledgement

4. GENERAL INFORMATION - Please (✓) wherever applicable (SEE NOTE 1 m & n)

Status (Please (✓))

Mode of Holding (Please (✓))

Occupation (Please (✓))

☐ Individual

☐ PSU

☐ Society

☐ AOP/BOI

☐ FII

☐ HUF

☐ Sole Proprietor

☐ Partnership Firm

☐ Minor through Guardian

☐ Company/Body Corporate

☐ Government Body

☐ Bank

☐ PIO

☐ NRI(Repatriable)

☐ NRI(Non-Repatriable)

☐ Others

☐ Single

☐ Joint

☐ Any one or Survivor

☐ Professional

☐ Business

☐ Student

☐ Others

☐ Housewife

☐ Retired

☐ Service

5. CONTACT DETAILS (SEE NOTE 1)

Local

Address of  
1st Applicant

City

State

Pin

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

Foreign Address  
(NRI / FII Applicants)

City

Country

Zip

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

Name of Bank

Branch Name and Address

City

Pin

Account No.

9 digit MICR Code

IFS Code

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

Account Type (Please ✓)

☐ Savings

☐ Current

☐ NRO

☐ NRE

☐ FCNR

☐ Others

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.

(To be filled in by the First applicant/Authorized Signatory) :

Received from :

Scheme Name

Plan (✓)

☐ Regular

☐ Direct

Option (✓)

☐ Growth

☐ Dividend

Dividend Facility(✓)

☐ Reinvestment

☐ Transfer

Cheque/ DD Amount (Rs.)

Bank and Branch

Cheque / DD No. & Date

Attachments

All purchases are subject to realisation of cheque / demand draft

Stamp  
Signature  
& Date

(SEE NOTE 5)

**For third party cheques please see Note 3 vii.**

(SEE NOTE 12, 13 & 14)

## 9. TOP- UP SIP (SEE NOTE 12, 13 & 14)

<b>10. DIRECT CREDIT OF DIVIDEND/ REDEMPTION</b>	<b>(SEE NOTE 6)</b>
--	---------------------

(SEE NOTE 6)

**Note :** AMC, reserves the right to use any mode of payment as deemed appropriate. AMC shall not be responsible if transaction through ECS / Direct Credit could not be carried out because of incomplete or incorrect information provided by investor.

Do you want Units in Demat Form (Please (✓))	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please provide the below details
--	---	-----------------------------	--

**THE APPLICATION FORM SHOULD MANDATORILY ACCOMPANY THE LATEST CLIENT INVESTOR MASTER/DEMAT ACCOUNT STATEMENT.**

(SEE NOTE 10)

# (To nominate more than one person, please fill nomination form separately)

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

(SEE NOTE 1) "I/We have read and understood the contents of the Scheme Information Document and the details of the scheme and I/We have not received or been induced

<b>SIGNATURE(S)</b> Applicants must sign as per mode of holding	⊗	⊗	⊗
	<b>1st Applicant / Guardian / Authorised Signatory</b>	<b>2nd Applicant / Authorised Signatory</b>	<b>3rd Applicant / Authorised Signatory</b>
Date			Place

**—TEAR HERE**

Investment Manager :

**Registrar:**

Computer Age Management Services Pvt. Ltd.,  
SEBI Registration No. : INR000002813)  
148, Old Mahabalipuram Road, Okkiyam Thuraipakkam,  
Adjacent to Hotel Fortune, Chennai 600097, Tamil Nadu  
Tel: 044-30407000 & 24587000, Fax: 044-24580982  
Email: enq\_L@camsonline.com, Website : [www.camsonline.com](http://www.camsonline.com)



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

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

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

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

SIGNATURE(S)

1st Applicant / Guardian / Authorised Signatory

2nd Applicant / Authorised Signatory

3rd Applicant / Authorised Signatory

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

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

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

1. PARTICULARS OF FIRST APPLICANT (SEE NOTE 1)

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

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

EXISTING FOLIO NO.

(For Existing unitholders: Please mention your Folio number, Name and PAN details and then proceed to Investment and Payment details- 8)

Name  
(Mr./Ms./M/s.)

Gender

☐ Male

☐ Female

Date of Birth\*

D

D

M

M

Y

Y

Y

Y

\*Mandatory in case of Minor and please provide photocopy of supporting documents(See Note 1 h)

Telephone No. (O)

Email ID

Telephone No. (R)

Mobile No.

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

Relationship of Guardian in case of Minor

☐ Father

☐ Mother

☐ Legal Guardian

Please mandatorily enclose the document evidencing the relationship of Minor with Guardian (See Note 1 h)

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

PAN

Mandatory Enclosures

☐ PAN Proof

☐ KYC Acknowledgement

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

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

Name  
Mr./Ms./M/s.

PAN

Mandatory Enclosures

☐ PAN Proof

☐ KYC Acknowledgement

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

Name  
Mr./Ms./M/s.

PAN

Mandatory Enclosures

☐ PAN Proof

☐ KYC Acknowledgement

4. GENERAL INFORMATION - Please (✓) wherever applicable (SEE NOTE 1 m & n)

Status (Please (✓))

Mode of Holding (Please (✓))

Occupation (Please (✓))

☐ Individual

☐ PSU

☐ Society

☐ AOP/BOI

☐ FII

☐ HUF

☐ Sole Proprietor

☐ Partnership Firm

☐ Minor through Guardian

☐ Company/Body Corporate

☐ Government Body

☐ Bank

☐ PIO

☐ NRI(Repatriable)

☐ NRI(Non-Repatriable)

☐ Others

☐ Single

☐ Joint

☐ Any one or Survivor

☐ Professional

☐ Business

☐ Student

☐ Others

☐ Housewife

☐ Retired

☐ Service

5. CONTACT DETAILS (SEE NOTE 1)

Local

Address of  
1st Applicant

City

State

Pin

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

Foreign Address  
(NRI / FII Applicants)

City

Country

Zip

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

Name of Bank

Branch Name and Address

City

Pin

Account No.

9 digit MICR Code

IFS Code

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

Account Type (Please ✓)

☐ Savings

☐ Current

☐ NRO

☐ NRE

☐ FCNR

☐ Others

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.

(To be filled in by the First applicant/Authorized Signatory) :  
Received from :

Scheme Name

Plan (✓)

☐ Regular

☐ Direct

Option (✓)

☐ Growth

☐ Dividend

Dividend Facility(✓)

☐ Reinvestment

☐ Transfer

Cheque/ DD Amount (Rs.)

Bank and Branch

Cheque / DD No. & Date

Attachments

All purchases are subject to realisation of cheque / demand draft

Stamp  
Signature  
& Date

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

☐ One time Investment  
(Please fill in your investment details below)

☐ Systematic Investment Plan (SIP) with cheque  
(Please fill in your investment details below and SIP details at Sr No. 9)

☐ Systematic Investment Plan (SIP) without cheque  
(Please complete enclosed SIP ECS/Direct Debit Facility Registration cum Mandate Form)

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

For third party cheques please see Note 3 vii.

8. SYSTEMATIC INVESTMENT PLAN (SIP)/ SBI CHOTA SIP/ MICRO SIP (THROUGH POST DATED CHEQUES) (SEE NOTE 12, 13 & 14)

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

☐ MICRO SIP

☐ SBI CHOTA SIP (Only for Growth Plans of SBI Magnum Balanced Fund, SBI MMPs 93, SBI Contra Fund and SBI Blue Chip Fund with minimum 60 installments under Monthly frequency)

1. SIP Date and No. of SIP Installments (Please ✓ any one only)	SIP Date (Please ✓) <input type="checkbox"/> 5 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 30 <sup>th</sup> (For February, last business day)	No of SIP Installments																
2. Frequency (Please ✓ any one only)	<input type="checkbox"/> Monthly SIP (Default) <input type="checkbox"/> Quarterly SIP																	
3. SIP Period	From <table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> To <table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> OR <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years <input type="checkbox"/> Perpetual (Select any one)		D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y											
D	D	M	M	Y	Y	Y	Y											
4. Cheque(s) Details	No. of Cheques	SIP Installment Amount (in figures)	Cheque Nos	Cheques drawn on														

9. TOP- UP SIP (SEE NOTE 12, 13 & 14)

Top up Amount Rs. (in multiples of Rs. 500 only)	Top-up Frequency (Please ✓ any one) <input type="checkbox"/> Half - Yearly <input type="checkbox"/> Annual
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10. DIRECT CREDIT OF DIVIDEND/ REDEMPTION (SEE NOTE 6)

Unit holders having core banking account with selected banks will receive their redemption/dividend proceeds (if any) directly into their bank account. Please attach a copy of a CANCELLED cheque leaf.

Note : AMC, reserves the right to use any mode of payment as deemed appropriate. AMC shall not be responsible if transaction through ECS / Direct Credit could not be carried out because of incomplete or incorrect information provided by investor.

11. DEMAT ACCOUNT DETAILS –( Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository

Do you want Units in Demat Form (Please (✓)) <input type="checkbox"/> Yes <input type="checkbox"/> No		If Yes, please provide the below details
National Securities Depository Limited (NSDL)		Central Depository Services (India) Limited (CDSL)
Depository Participant Name	DP ID No.	Depository Participant Name
Beneficiary Account No.		Target ID No.

THE APPLICATION FORM SHOULD MANDATORILY ACCOMPANY THE LATEST CLIENT INVESTOR MASTER/DEMAT ACCOUNT STATEMENT.

12A. 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 12 B.) (SEE NOTE 10)

Name of the Nominee#									
Name of the Guardian									
Relationship	Date of Birth* <table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		
Address of Nominee/ Guardian	⊗ Signature of Nominee/Guardian (*Mandatory in case of Minor nominee)								

# (To nominate more than one person, please fill nomination form separately)

12B. NOMINATION : I do not wish to nominate any person at the time of making the investment.

Signature	
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13. DECLARATION & SIGNATURE (SEE NOTE 1) I/We have read and understood the contents of the Scheme Information Document and the details of the scheme and I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment. \* I/We hereby declare that the amount invested/to be invested by me/us in the scheme(s) of SBI Mutual 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. \* I/We certify that 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 are authorised to enter into this transactions for and on behalf of the Company/Firm/Trust. \*\* I/We confirm that I am/we are Non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR Account. \* Applicable to other than Individuals / HUF; \*\* Applicable to NRI; 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.

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)  
191, Maker Towers 'E', Cuffe Parade, Mumbai - 400 005.  
Tel.: 022-22180244/22180221, Fax : 022 -22180244  
E-mail : customer.delight@sbimf.com  
Website : www.sbimf.com

Registrar:  
Computer Age Management Services Pvt. Ltd.,  
SEBI Registration No. : INR000002813)  
148, Old Mahabalipuram Road, Okkiyam Thuraipakkam,  
Adjacent to Hotel Fortune, Chennai 600097, Tamil Nadu  
Tel: 044-30407000 & 24587000, Fax: 044-24580982  
Email: enq\_L@camsonline.com, Website : www.camsonline.com

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.

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	
Telephone No.	Mobile 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) -		

ADDITIONAL PURCHASE REQUEST

Scheme Name			
Plan (Please ✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	In case of Dividend Transfer facility, please mention target scheme along with plan/option. 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 –(Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant).

Do you want Units in Demat Form (Please (✓)) <input type="checkbox"/> Yes <input type="checkbox"/> No		If Yes, please provide the below details
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.		

THE APPLICATION FORM SHOULD MANDATORILY ACCOMPANY THE LATEST CLIENT INVESTOR MASTER/DEMAT ACCOUNT STATEMENT.

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 <input type="checkbox"/> Direct</td><td><input type="checkbox"/> Growth <input type="checkbox"/> Dividend</td></tr></table>	Plan (✓)	Option (✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	<table><tr><td>Plan (✓)</td><td>Option (✓)</td><td>Dividend Facility(✓)</td></tr><tr><td><input type="checkbox"/> Regular <input type="checkbox"/> Direct</td><td><input type="checkbox"/> Growth <input type="checkbox"/> Dividend</td><td><input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer</td></tr></table>		Plan (✓)	Option (✓)	Dividend Facility(✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer
Plan (✓)	Option (✓)											
<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend											
Plan (✓)	Option (✓)	Dividend Facility(✓)										
<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer										
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
		Dividend Facility(✓)	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer
Amount	OR Number of Units	OR <input type="checkbox"/> All units (Please ✓)	

TEAR HERE

TRANSACTION SLIP - ACKNOWLEDGEMENT

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

Folio No. To be filled in by the Investor

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

SYSTEMATIC INVESTMENT PLAN (SIP) REQUEST (Investors subscribing to SIP through ECS/Direct Debit must fill up the Registration cum Mandate form)

<input type="checkbox"/> SIP with Cheque		<input type="checkbox"/> SIP without Cheque		In case this application is for Micro SIP (Please tick (✓)) <input type="checkbox"/> MICRO SIP	
1. Payment Mechanism (Please ✓ any one only)		<input type="checkbox"/> Cheques (Please provide the details below)		<input type="checkbox"/> SIP ECS/ Direct Debit ( Please complete SIP ECS/Direct Debit Facility Registration cum Mandate Form)	
		SIP Date (Please ✓)		No of SIP Installments	
		<input type="checkbox"/> 5 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 30 <sup>th</sup> (For February, last business day)		<input type="text"/>	
2. Frequency (Please ✓ any one only)		<input type="checkbox"/> Monthly SIP (Default)		<input type="checkbox"/> Quarterly SIP	
4. SIP Period		From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
		To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> OR <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years <input type="checkbox"/> Perpetual (Select any one)			
4. Cheque(s) Details		No. of Cheques		SIP Installment Amount (in figures)	
Cheques drawn on		Name of Bank & Branch			

TOP- UP SIP		(SEE NOTE 12, 13 & 14)	
Top up Amount Rs. (in multiples of Rs. 500 only)		Top-up Frequency (Please ✓ any one)	
<input type="text"/>		<input type="checkbox"/> Half - Yearly <input type="checkbox"/> Annual	

SWP / STP FACILITY REQUEST				
Systematic Withdrawal Plan (SWP) (SWP transactions will be processed on first business day of every month)	Scheme / Plan		SWP installment amount (Rs.)	Frequency (Please ✓ any one only)
				<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
		SWP From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> SWP To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Systematic Transfer Plan (STP)	STP Facility Request (Please ✓ any one only) <input type="checkbox"/> Regular STP <input type="checkbox"/> Flex STP (See Note 8)			
	From (Scheme)		To (Scheme)	
	Scheme		Scheme	
	Plan (✓) <input type="checkbox"/> Regular <input type="checkbox"/> Direct		Plan (✓) <input type="checkbox"/> Regular <input type="checkbox"/> Direct	
	Option (✓) <input type="checkbox"/> Growth <input type="checkbox"/> Dividend		Option (✓) <input type="checkbox"/> Growth <input type="checkbox"/> Dividend	
		Dividend Facility(✓) <input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer		
		In case of Dividend Transfer facility, please mention target scheme along with plan/option.		
		Scheme / Plan / Option		
STP Frequency & Enrolment Period (Please ✓ any one only)				
<input type="checkbox"/> Daily <input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Quarterly		STP Installment Amount (Rs.)		
		STP From		
		STP To		
		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

CHANGE OF ADDRESS (Identity and Address proof mandatory)															
Local Address of 1st Applicant		<input type="text"/>													
Landmark		<input type="text"/>													
City		<input type="text"/>													
State		<input type="text"/>													
Foreign Address (NRI / FII Applicants)		Address for Correspondence for NRI Applicants only ( Please (✓) ) Indian by Default <input type="checkbox"/> Foreign <input type="checkbox"/>													
		<input type="text"/>													
City		<input type="text"/>													
Country		<input type="text"/>													

**DECLARATION & SIGNATURE** "I/We have read and understood the contents of the Scheme Information Document and the details of the scheme and I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment." "I/We hereby declare that the amount invested/to be invested by me/us in the scheme(s) of SBI Mutual 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. 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"

SIGNATURE(S) Applicants must sign as per mode of holding	<input type="text"/>	<input type="text"/>	<input type="text"/>
	1st Applicant/Guardian// Authorised Signatory	2nd Applicant/Authorised Signatory	3rd Applicant/ Authorised Signatory

Date	<input type="text"/>	Place	<input type="text"/>
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----- TEAR HERE -----

<p>All future communication in connection with this application should be addressed to the Registrars to the scheme or SBIMF Corporate Office.</p> <p><b>Investment Manager :</b> SBI Funds Management Pvt. Ltd. (A Joint Venture between SBI &amp; AMUNDI) 191, Maker Towers 'E', Cuffe Parade, Mumbai - 400 005. Tel.: 022-22180244/22180221, Fax : 022 -22180244 E-mail : customer.delight@sbimf.com Website : www.sbimf.com</p>	<p><b>Registrar:</b> Computer Age Management Services Pvt. Ltd., SEBI Registration No. : INR000002813) 148, Old Mahabalipuram Road, Okkiyam Thuraiyakkan, Adjacent to Hotel Fortune, Chennai 600097, Tamil Nadu Tel: 044-30407000 &amp; 24587000, Fax: 044-24580982 Email: enq_L@camsonline.com, Website : www.camsonline.com</p>
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## INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

### A. IMPORTANT POINTS:

1. Self attested copy of PAN card is mandatory for all clients.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

### B. Proof of Identity (POI): List of documents admissible as Proof of Identity:

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving license.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

### C. Proof of Address (POA): List of documents admissible as Proof of Address: (\*Documents having an expiry date should be valid on the date of submission.)

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale

Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.

2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
3. Bank Account Statement/Passbook - Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

### D. Exemptions/clarifications to PAN

#### (\*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs 50,000/- p.a.
5. In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

### E. List of people authorized to attest the documents:

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.





## INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

### A. IMPORTANT POINTS:

- Self attested copy of PAN card is mandatory for all clients.
- Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
- If any proof of identity or address is in a foreign language, then translation into English is required.
- Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
- If correspondence & permanent address are different, then proofs for both have to be submitted.
- Sole proprietor must make the application in his individual name & capacity.
- For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OC Card and overseas address proof is mandatory.
- For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
- In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
- For opening an account with Depository participant or Mutual Fund, for a minor or photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
- Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

### B. Proof of Identity (POI): List of documents admissible as Proof of Identity:

- PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
- Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
- Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

### C. Proof of Address (POA): List of documents admissible as Proof of Address: (\* Documents having an expiry date should be valid on the date of submission.)

- Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of

Residence/Driving License/Flat Maintenance bill/Insurance Copy.

- Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
- Bank Account Statement/Passbook - Not more than 3 months old.
- Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
- Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
- Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
- For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
- The proof of address in the name of the spouse may be accepted.

### D. Exemptions/clarifications to PAN

(\* Sufficient documentary evidence in support of such claims to be collected.)

- In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
- Investors residing in the state of Sikkim.
- UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
- SIP of Mutual Funds upto Rs 50,000/- p.a.
- In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

### E. List of people authorized to attest the documents:

- Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
- In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.

### F. In case of Non-Individuals, additional documents to be obtained from non-individuals, over & above the POI & POA, as mentioned below:

Types of entity	Documentary requirements
<b>Corporate</b>	<ul style="list-style-type: none"> <li>Copy of the balance sheets for the last 2 financial years (to be submitted every year)</li> <li>Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted every year)</li> <li>Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations</li> <li>Photograph, POI, POA, PAN of individual promoters holding control – either directly or indirectly</li> <li>Copies of the Memorandum and Articles of Association and certificate of incorporation</li> <li>Copy of the Board Resolution for investment in securities market</li> <li>Authorised signatories list with specimen signatures</li> </ul>
<b>Partnership firm</b>	<ul style="list-style-type: none"> <li>Copy of the balance sheets for the last 2 financial years (to be submitted every year)</li> <li>Certificate of registration (for registered partnership firms only)</li> <li>Copy of partnership deed</li> <li>Authorised signatories list with specimen signatures</li> <li>Photograph, POI, POA, PAN of Partners</li> </ul>
<b>Trust</b>	<ul style="list-style-type: none"> <li>Copy of the balance sheets for the last 2 financial years (to be submitted every year)</li> <li>Certificate of registration (for registered trust only). Copy of Trust deed</li> <li>List of trustees certified by managing trustees/CA</li> <li>Photograph, POI, POA, PAN of Trustees</li> </ul>
<b>HUF</b>	<ul style="list-style-type: none"> <li>PAN of HUF</li> <li>Deed of declaration of HUF/List of coparceners</li> <li>Bank pass-book/bank statement in the name of HUF</li> <li>Photograph, POI, POA, PAN of Karta</li> </ul>
<b>Unincorporated Association or a body of individuals</b>	<ul style="list-style-type: none"> <li>Proof of Existence/Constitution document</li> <li>Resolution of the managing body &amp; Power of Attorney granted to transact business on its behalf</li> <li>Authorized signatories list with specimen signatures</li> </ul>
<b>Banks/Institutional Investors</b>	<ul style="list-style-type: none"> <li>Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years</li> <li>Authorized signatories list with specimen signatures</li> </ul>
<b>Foreign Institutional Investors (FII)</b>	<ul style="list-style-type: none"> <li>Copy of SEBI registration certificate</li> <li>Authorized signatories list with specimen signatures</li> </ul>
<b>Army/Government Bodies</b>	<ul style="list-style-type: none"> <li>Self-certification on letterhead</li> <li>Authorized signatories list with specimen signatures</li> </ul>
<b>Registered Society</b>	<ul style="list-style-type: none"> <li>Copy of Registration Certificate under Societies Registration Act</li> <li>List of Managing Committee members</li> <li>Committee resolution for persons authorised to act as authorised signatories with specimen signatures</li> <li>True copy of Society Rules and Bye Laws certified by the Chairman/Secretary</li> </ul>

Please Submit the KYC Documents on A4 Size Paper Only.

Details of Promoters/ Partners/ Karta / Trustees and whole time directors forming a part of Know Your Client (KYC) Application Form for Non-Individuals

Name of Applicant \_\_\_\_\_ PAN of the Applicant \_\_\_\_\_

Sr. No.	PAN	Name	DIN (For Directors) / UID (For Others)	Residential / Registered Address	Relationship with Applicant (i.e. promoters, whole time directors etc.)	Whether Politically Exposed	Photograph
						<div><input type="checkbox"/> PEP</div> <div><input type="checkbox"/> RPEP</div> <div><input type="checkbox"/> NO</div>	
						<div><input type="checkbox"/> PEP</div> <div><input type="checkbox"/> RPEP</div> <div><input type="checkbox"/> NO</div>	
						<div><input type="checkbox"/> PEP</div> <div><input type="checkbox"/> RPEP</div> <div><input type="checkbox"/> NO</div>	
						<div><input type="checkbox"/> PEP</div> <div><input type="checkbox"/> RPEP</div> <div><input type="checkbox"/> NO</div>	
						<div><input type="checkbox"/> PEP</div> <div><input type="checkbox"/> RPEP</div> <div><input type="checkbox"/> NO</div>	

Details of Promoters/ Partners/ Karta / Trustees and whole time directors forming a part of Know Your Client (KYC) Application Form for Non-Individuals

Name of Applicant \_\_\_\_\_ PAN of the Applicant \_\_\_\_\_

Sr. No.	PAN	Name	DIN (For Directors) / UID (For Others)	Residential / Registered Address	Relationship with Applicant (i.e. promoters, whole time directors etc.)	Whether Politically Exposed	Photograph
						<div><input type="checkbox"/> PEP</div> <div><input type="checkbox"/> RPEP</div> <div><input type="checkbox"/> NO</div>	
						<div><input type="checkbox"/> PEP</div> <div><input type="checkbox"/> RPEP</div> <div><input type="checkbox"/> NO</div>	
						<div><input type="checkbox"/> PEP</div> <div><input type="checkbox"/> RPEP</div> <div><input type="checkbox"/> NO</div>	
						<div><input type="checkbox"/> PEP</div> <div><input type="checkbox"/> RPEP</div> <div><input type="checkbox"/> NO</div>	
						<div><input type="checkbox"/> PEP</div> <div><input type="checkbox"/> RPEP</div> <div><input type="checkbox"/> NO</div>	



# KYC Details Change form (For Individuals Only)

Place for  
Intermediary Logo

Application No. :

Please fill this update / modification form in ENGLISH and in BLOCK LETTERS (Please strike off Sections that are not used).

## A Name of Applicant (As per original KYC records)

Title	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Other (Please specify)	UID/Aadhaar, if any:	PAN
Name			

Please Provide the new KYC details which should be updated in your KYC records.

## B. Mandatory fields for KYCs done before 1<sup>st</sup> January 2012

1. Father's/Spouse Name	
2. Current Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married
3. Current Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> Other (Please specify)
4. Current Gross Annual Income Details (Please tick (✓):	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lac <input type="checkbox"/> 5-10 Lac <input type="checkbox"/> 10-25 Lac <input type="checkbox"/> > 25 Lacs OR
Net-worth in ₹. (*Net worth should not be older than 1 year)	as on (date)
"FOR OFFICE USE ONLY" Columns at the bottom of the form is Mandatory-IPV for all KYCs done before 1st January, 2012 & Original Seen and Verified for change in Identity & Address Details.	

## C. Identity Details (please see guidelines overleaf)

1. New Name (As appearing in supporting identification document).	
Name	
2. New Status Please tick (✓)	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident (Passport Copy Mandatory for NRIs & Foreign Nationals)
3. PAN	Please enclose a duly attested copy of your PAN Card
4. Proof of Identity submitted for PAN exempt cases Please Tick (✓)	
<input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> Passport <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving Licence <input type="checkbox"/> Others	(Please see guideline 'D' overleaf)

## D. Address Details (please see guidelines overleaf)

1. New Address for Correspondence	
City / Town / Village	Pin Code
State	Country
2. Contact Details	
Tel. (Off.) (ISD) (STD)	Tel. (Res.) (ISD) (STD)
Mobile (ISD) (STD)	Fax (ISD) (STD)
E-Mail Id.	
3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.	
<input type="checkbox"/> Passport <input type="checkbox"/> Ration Card <input type="checkbox"/> Registered Lease/Sale Agreement of Residence <input type="checkbox"/> Driving License <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> *Latest Bank A/c Statement/Passbook	
<input type="checkbox"/> *Latest Telephone Bill (only Land Line) <input type="checkbox"/> *Latest Electricity Bill <input type="checkbox"/> *Latest Gas Bill <input type="checkbox"/> Others (Please specify)	
*Not more than 3 Months old. Validity/Expiry date of proof of address submitted	
4. New Permanent Address of Resident Applicant if different from above C1 OR Overseas Address (Mandatory) for Non-Resident Applicant	
City / Town / Village	Pin Code
State	Country
5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.	
<input type="checkbox"/> Passport <input type="checkbox"/> Ration Card <input type="checkbox"/> Registered Lease/Sale Agreement of Residence <input type="checkbox"/> Driving License <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> *Latest Bank A/c Statement/Passbook	
<input type="checkbox"/> *Latest Telephone Bill (only Land Line) <input type="checkbox"/> *Latest Electricity Bill <input type="checkbox"/> *Latest Gas Bill <input type="checkbox"/> Others (Please specify)	
*Not more than 3 Months old. Validity/Expiry date of proof of address submitted	

## E. Other Details (please see guidelines overleaf)

2. New Occupation (Please tick(✓) any one and give brief details):	
<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired	
<input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others (Please specify)	
3. Please tick, if applicable:	<input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to a Politically Exposed Person
For definition of PEP, please refer guideline overleaf	
4. Any other information:	

## DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.

Place:

Date:

## SIGNATURE OF APPLICANT

## FOR OFFICE USE ONLY

IPV Done ☐ on

AMC/Intermediary name OR code

☐ (Originals Verified) Self Certified Document copies received

☐ (Attested) True copies of documents received

Main Intermediary

Seal/Stamp of the intermediary should contain

Staff Name

Designation

Name of the Organization

Signature

Date

Seal/Stamp of the intermediary should contain

Staff Name

Designation

Name of the Organization

Signature

Date

## INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

**A. IMPORTANT POINTS:**

1. **Self attested copy of PAN card is mandatory for all clients in all type of change request.**
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

**B. Proof of Identity( POI): List of documents admissible as Proof of Identity:**

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving license.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

**C. Proof of Address (POA): List of documents admissible as Proof of Address: (\*Documents having an expiry date should be valid on the date of submission.)**

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale

Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.

2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
3. Bank Account Statement/Passbook - Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

**D. Exemptions/clarifications to PAN****(\*Sufficient documentary evidence in support of such claims to be collected.)**

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs 50,000/- p.a.
5. In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

**E. List of people authorized to attest the documents:**

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.

### SBIMF INVESTORS SERVICE CENTRES

**AHMEDABAD:** SBIMF Investors Service Centre, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006 , Tel: (079)26423060,26463090 , 9825300439, 26423070. **BANGALORE:** SBIMF Investors Service Centre,#501, 5th Floor,16 & 16/1,Phoenix Towers, Museum Road,Bangalore-560001, Tel: 080-25580014/25580051/22122507 , 22272284 ,22123784, 9980102463, 22272284, 22122507. **BHILAI:** SBIMF Investors Service Centre, F-7 Commercial Complex, Uttar Gangotri, Supela, G.E. Road,Bhilai-490 023, Tel: 0788- 2273261, 2272344 , 9926024522, 0788 - 4010955 . **BHOPAL:** SBIMF Investors Service Centre, 133, Kay Kay Business Centre, Above City Bank, M.P.Nagar Zone -I, Bhopal-462011, Tel: 0755-2557341, 9826907341, 0755-4288277, 4288276. **BHUBANESHWAR:** SBIMF Investors Service Centre, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneshwar-751001, Tel: (0674)2392401/501, 9937027402. **CHANDIGARH:** SBIMF Investors Service Centre, State Bank Of India,Local Head Office , 1st Floor, Sector-17B, Chandigarh-160017, Tel: (0172)2709728, 9814108415, 0172-2711869,. **CHENNAI:** SBI MF-Investor Service Centre,SIGAPI ACHI BUILDING II FLOOR,18/3, MARSHALLS ROAD, RUKMANI LAKSHMIPATHY ROAD,EGMORE,CHENNAI-600 008, Tel: 044 2854 3382 / 3383 ,044 2854 3384 / 3385, 9840084081, 044 4204 5081. **COIMBATORE:** SBIMF Investors Service Centre, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel: (0422) 2541666, 9715333003. **ERNAKULAM:** SBIMF Investors Service Centre, 28/218 II Floor, Manorama Junction, Above SBI Ernakulam South Branch, S A Road, Panampilly Nagar, Ernakulam-682036, Tel: (0484)2318886,2318886,2323489, 9746311110. **GOA:** SBIMF Investor Service Centre, , Ground Floor, Kamat Chambers, Opp. Neptune Hotel, Panaji Goa 403 001. Tel: (0832) 2235283 / 6642475, 9822102690. **GURGAON:** SBIMF Investor Service Centre ,Vatika First India Place,Tower B,Ground Floor,Block A,Sushant Lok Phase I,M G Road,Gurgaon-122002,, Tel: Tel-0124-4200828, 9810064560, 0124-4081769. **GUWAHATI:** SBIMF Investors Service Centre, Sethi Trust Building,Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel: (0361)2463704, 9864064799, 0361-2463747. **HYDERABAD:** SBIMF Investors Service Centre, 1st Floor, State Bank of India, Local Head Office, Koti, Hyderabad-500195, Tel: (040)24756241, 9848014584, 040-, 24756066 . **INDORE:** SBIMF Investors Service Centre, 215-216 City Centre, 2nd floor,570 M.G. Road, Indore-452001. Tel: (0731)2541141, 9893030405, 0731-4045944, 0731 4045947. **JAIPUR:** SBIMF Investors Service Centre, 1st Floor,SBI Tonk Road Branch,Near Times of India Building,Tonk Road, Jaipur-302015, Tel: (0141)2740016/2740061, 9829067354, 0141-2740023. **KANPUR:** SBIMF Investor Service Centre, C/o State Bank of India, C/O SBI MAIN BRANCH Block No. V, Ground Floor,M.G. Road, Kanpur- 208001, Tel: (0512) 2331631, 9839605668. **KOLKATA:** SBIMF Investors Service Centre, Jeevandeep Bldg,No 1, Middleton Street, , 9th Floor, Kolkatta-700 001 , Tel: 22882342/22883767/22883768, 9830661076-9903800000. **LUCKNOW:** SBIMF Investors Service Centre, G-16, Kasmande House,2, Park Road, Hazratganj,Lucknow-226 001, Tel: 522 2286741,2286742, 9839014411. **LUDHIANA:** SBIMF Investor Service Centre, C/o. State Bank of India, 1st Floor, Main Branch, Civil Lines, Ludhiana-141 001, Tel: (0161)2449849, 9814228415, 2449859. **MUMBAI:** SBIMF Investors Service Centre, Ilaco House, 2nd Floor, P M Road, Fort, Mumbai-400 023, Tel: (022)66532800, 98202 34010, 66532801/02. **NAGPUR:** SBIMF Investors Service Centre, Shreeram Towers, 1st Floor, Unit No 133, Beside NIT Building, Kingsway, Nagpur-440001. Tel: 0712-6458368, 9326447311. **NEW DELHI:** SBIMF Investors Service Centre, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel: 011- 23466666, 9910622688. **PATNA:** SBIMF Investors Service Centre, Gr Floor, SBI Main Branch, West Gandhi Maidan, Patna-800001, Tel: 0612-3242047 , 9835039767. **PUNE:** SBIMF Investors Service Centre, Madhuri Kishor Chambers, 3rd Floor, Near Passport Office, Senapati Bapat Road,Pune-411016, Tel: (020)25670961, 9325406913, 25653398, 25653399. **RANCHI:** SBIMF Investors Service Centre, C/o. State Bank Of India,Upper Bazar Branch, 2nd Floor, Metro Market, Kutchery Road, Ranchi-834 001, Tel: 0651-2213413, 9431109702, 0651-2213212. **SURAT:** SBIMF Investors Service Centre ,Athugar Street, Higher Ground Floor,Meghratna Complex, Nanpura,Surat - 395 001, Tel: 0261-2462764/ 3994800/ 6646555, 9979894140, 0261 - 39948001/2462764. **THRIVANTHAPURAM:** SBIMF Investor Service Centre, Ground Floor, TC 25/373(9),Govt. Press Road,Near Secretariat,Trivandrum 695001, Tel: 0471-4011590/4011591/4011592, 9746388880, 0471-2324790. **VADODARA:** SBIMF Investors Service Centre, 101-105, Glacier Complex,Near Pizza In, Jaselpur Road, Vadodara-390007, Tel: 0265-2323010, 7600024209. **VIJAYAWADA:** SBIMF Investors Service Centre,Investors Service Centre,DNO.29-6-23, 1st Floor,Sri Raja Rajeswari Complex,Ramachandra Rao Road,Suryaraopeta,Vijayawada - 520 002. Tel: 0866 2436113 / 2438217, 9849185254, 0866 2440600.

### SBIMF INVESTOR SERVICE DESKS

**AGRA:** SBIMF Investors Service Desk, SBI Main Branch, Chipitola, Agra-282001, Tel: 0562-32555061,4008091, 9319124365. **AJMER:** SBIMF Investor Service Desk, C/O SBI Special Branch,Ajmer - 305001, Tel: (0145)2426284, 9829067357. **ALLAHABAD:** UG-13, Vashishta Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad,211001, Tel: 0532-2261028, 098 38 070470 . **AMRITSAR:** SBIMF Investors Service Desk, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001, Tel: (0183)221755, 9855008415. **ANAND :** SBIMF Investors Service Desk,C/o State Bank of India,Nr D N High School,Station Road,Anand - 388 001, Tel: (02692)- 243210, 96380 46060. **AURANGABAD:** SBIMF Investors Service Desk, 1st Floor Viraj Complex, Opp; Big Cinema ,ABOVE SBI ATM, Khadkeshwar, Aurangabad-431001, Tel: 0240-3244781, 9372155345. **BAREILLY:** SBIMF Investors ServicePoint, C/o State Bank of India,Main Branch, Opp Kutchery, Civil Lines, Bareilly- 243001, Tel: . **BATHINDA:** SBIMF



## Key Information Memorandum

Investor Service Desk, State Bank of India, 1st Floor, A.D.B. Branch, Guru Kashi Marg, Bhatinda-151001, Tel: 9914208415. **BAVNAGAR:** SBIMF Investors Service Desk, C/o SBI Darbargadh Branch. 2'nd Floor. Amba Chowk. Bhavnagar 364001, Tel: 0278-2523788, 9979920842. **BELGAUM:** SBIMF Investor Service Desk, C/o.SBI Main Branch,Near Railway Station Camp, Belgaum-590001, Tel: 0831-2422463, 9980972463. **BELLARY:** SBIMF Investor Service Desk, C/o.SBI Main Branch, Station Road Bellary-583101, Tel: 08392-271775, 9740072463. **BILASPUR:** SBIMF Investor Service Desk,SBI, Main Branch,Old Highcourt Road,Bilaspur-495001, Tel: 07752) 495006. **BOKARO:** SBIMF Investor Service Desk,C/o State Bank of India,Sector - 4,Main Branch,Bokaro Steel City,Bokaro - 827004, Tel: 9304823011. **CALICUT:** SBIMF Investor Service Desk, C/o SBI, 2nd Floor, Aydeed Complex, YMCA Cross Road, Calicut - 673001, Tel: 0495 2768270, 4020079, 9995806400. **CUTTACK:** SBI Investor Desk, 3rd Floor,City Mart,Above Vishal Mega Mart ,Bajra Kabati Road,Cuttack-753001, Tel: 0671-2422972, 9437079792. **DEHRADUN:** SBIMF Investors Service Desk, SBI Main Branch, 4, Convent Road, Dehradun-248001, Tel: (0135)2651719, 9412992892. **DHANBAD:** SBIMF Investor Service Desk, C/o SBI, Main Branch,Bank More,Dhanbad-826001, Tel: 0326-2301545, 9304823015. **DHARAMSHALA:** BIMF Investor Service Desk, Camp Office, State bank of India Regional Business office, Centre Point Building, Civil Line Dharamshala-176215, Tel: 01892-225814, 9418028624. **DURGAPUR:** SBIMF Investors Service Desk, C/o State Bank of India ,1st Floor, City Centre Branch, Durgapur-713216, Tel: 2544191/192, 9800867455. **FARIDABAD :** SBIMF Investors Service Desk, C/o. SBI Commercial Br., 65, Neelam Bata Road, Near Mahalaxmi Hotel, NIT Faridabad, Haryana - 121001, Tel: 0129-4030661, 9999029351. **FEROZEPUR:** SBIMF Inveator Service Desk c/o State Bank OF India RBO, 120 Church Road Ferozepur Cantonment Ferozepur - 152001, Tel: 9855008415. **GHAZIABAD:** SBIMF Investor Service Desk, SIB branch 1st floor Navyug Market,Ghaziabad -201001, Tel: 0120-2797582, 9958448124. **GORAKHPUR:** SBIMF Investors Service Desk, C/o State Bank Of India, Gorakhpur Branch, Bank Road, Gorakhpur (U.P.) PIN-273001, Tel: 0551-2203378, 9918001822. **GULBARGA:** SBIMF Investors Service Desk,C/o State Bank of India,P.B.No.3, Hyderabad Karnataka,Chamber of Commerce Bldg,Super Market,Gulbarga : 585105, Tel: 9980872463. **GWALIOR:** SBIMF Investor's Service Desk, C/O State Bank Of India, Gwalior Main Branch,Bada, Lashkar Gwalior-474001, Tel: 0751-2447272, 9977500199. **HALDWANI:** SBIMF Investors Service Point,SBI SME Main Branch,Nainital Road, Haldwani,Uttarakhand - 263 139, Tel: 9412084061. **HISSAR:** SBI Funds Management Pvt Ltd,SBIMF Investors Service Desk,42,Red Square Market, Nr.Hotel Regency,Hisar -125001, Haryana, Tel: 01662 238415, 9729008415. **HUBLI:** SBIMF Investor Service Desk,c/o: State Bank of India,Market Branch,Laxmi Complex,Near Court Circle,Hubli-580029, Tel: 0836-2368477, 9900136273. **JABALPUR:** SBIMF Investor Service Desk C/o SBI Personal Banking Branch,Near Bus Stand,Napier Town ,Jabalpur-482001, Tel: 0761-2450542, 9977500198. **JALANDHAR:** SBIMF Investors Service Desk,C /O State Bank Of India, Main Branch,39-A, Green Park, Cool Road ,Jalandhar, Tel: 0181-2238415, 9855669498. **JAMMU:** SBIMF Investors Service Desk, C/O State Bank of India, Zonal Office, 2nd Floor- Ansari, Bahu Plaza, Gandhi Nagar Jammu Tawi-180001, Tel: -(0191) 2474975, 9906909643. **JAMNAGAR:** SBIMF Investors Service Desk, C/o SBI Ranjit Road Branch,Ranjit Road, Jamnagar,-361001, Tel: 0288-2660104, 997986990. **JAMSHEDPUR:** SBIMF Investors Service Desk, C/o SBI, Main Branch, Bistupur, Ground Floor, Jamshedpur-831001, Tel: (0657)2440446, 9934360079. **JHANSI:** SBIMF Investors Service Desk, C/o SBI Main Barnch, Near Elite Crossing, Jhansi- 284001, Tel: 0510-2330298, 9838476959. **JODHPUR:** SBIMF Investors Service Desk, 201, Shree Plaza,658 Residency Road, Sardarpura,Jodhpur . 342003, Tel: 0291-2611928,0291-2611929, 9929098355. **KOLHAPUR:** SBIMF- Investor Service Desk, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416 001, Tel: 0231 - 2680880, 9325663494. **KOTA:** SBIMF Investor Service Desk, SBI Main Branch, Chawani Choraha, Kota - 324 005, Tel: (0744)2390631, 9829067358. **KOTTAYAM:** ISD,C/O SBI Kalathipadi Branch,Opp.Karipal Hospital ,K K Road,Kalathipadi,Vadavathoor P O ,Kottayam-686010 ( Yet to start the office), Tel: 9562008100. **MADURAI:** SBIMF Investors Service Desk, 1st Floor Suriya Towers,273, Goodshed street,Madurai-625001, Tel: (0452)4374242, 9894009779. **MANGALORE:** SBIMF Investors Service Desk, C/o State Bank Of India - Mallikata Branch,1st Floor, P B Box No.512, Jugul Towers, Mallikata Mangalore - 575003, Tel: (0824)2222463, 9880272463. **MEERUT:** SBIMF Investors Service Desk, C/O SBI Zonal Office, Garh Road, Meerut-250005, Tel: 9927239025. **MORADABAD:** SBIMF Investor Service Desk, C/o SBI Main Branch, Civil Lines, Moradabad-244001, Tel: (0591) 2411411, 9719004343. **MUZZAFFARPUR:** SBIMF Investor Service Desk, 2nd Floor, Poddar Complex, SBI Zonal Office,Opp Jubba Shani Park,Mithanpura,Muzaffarpur - 842002, Tel: 9473199059. **MYSORE:** SBI MF Investor Service Desk, C/o SBI Mysore Main Branch,1st Floor, Mothikhana Building, New Sayyaji Rao Road, Mysore 570024, Tel: (0821)4242919, 9900150919. **NASHIK:** SBIMF Investors Service Desk, Shop No-1,Shivneri Hieghts,Vise Mala,Near Ramdas Colony Garden, Nashik-422005, Tel: 0253- 6575888/2232553, 98233 10253. **PANCHAKULA:** SBIMF Investor Service Desk C/o State Bank of India RBO Admin office Plot no. 1& 2 Block B City center, Sector -5 Panchkula - 134197, Tel: 9592008415. **PANIPAT:** SBIMF Investors Service Desk,C /O State Bank of India ,Main Branch, G T Road Panipat, Tel: 0180-2648415, 9896152400. **PATIALA:** SBIMF Investor Service Desk, C/o SBI Main Branch, Chotti Baradari, The Mall, Patiala-147001, Tel: 0175-2300058, 9814488415. **PONDICHERRY:** C/o State Bank Of India, ADB Branch, Kamaraj Salai, Pondicherry - 605 013, Tel: NA, 94451 96934. **RAIPUR:** SBIMF Investor Service Desk, C/o. SBI Kutchery Branch,Near Daga Girls College,Raipur- 492001, Tel: 0771-2543355,4263256, 9826633577. **RAJAHMUNDY :** SBIMF Investors Service Desk, C/ o, SBH Main Branch, T Nagar, Rajahmundry - 533 101, Tel: (0883)2434002, 9959911874. **RAJKOT:** SBIMF Investors Service Desk, C/o SBI Rajkot Main Branch, 1st Floor, Jawahar Road, Rajkot - 360 001, Tel: (0281)2239437, 9825504876. **ROURKELA:** SBIMF Investors Service Desk,C/O- State Bank Of India,Panposh Road, Civil Township,Rourkela - 769004SBI -R.I.E Branch



Panposh Road,Civil Township Rourkela-769004, Tel: 0661-2400299, 9437061978. **SALEM:** SBIMF Investors Service Desk, SBI Funds Management Pvt Ltd.,Nakshatra Trade Mall", No.55/1,Ramakrishna Raod,Near Gopi Hospital,Salem-636007, Tel: 0427-4552289, 97158 88008. **SAMBALPUR:** SBI Mutual Fund, State Bank Of India,Sambalpur Main Branch,Sambalpur, Dist.sambalpur, Orissa-768001, Tel: 0663-2410001, 9437477730. **SHILLONG:** SBIMF Investor Service Desk,SBI Shillopng Main Branch, Shillong, Meghalaya, Tel: 9436730174. **SHIMLA:** SBIMF Investor Service Desk,C/o State Bank of India,New Building (2nd Floor),Kali Bari, The Mall,Shimla-171003, Himachal Pardesh, Tel: 0177-2807608, 9418008799. **SHIMOGA:** SBIMF Investors Service Desk, SBI Shimoga Branch,Shroff Complex,Sir, M.V. Road,Tilak Nagar, Shimoga-577201, Tel: 8182222463, 9845972463. **SILIGURI:** SBIMF Investors Service Centre, GANESHAYAN BUILDING -2 ND FLOOR,BESIDE SKY STAR BUILDING,SEVOKE ROAD,SILIGURI-734001, Tel: 0353-2537065, 9933035302. **SONEPAT:** SBIMF Investor Service Desk, C/o State Bank of India Atlas Cycle Branch, Atlas Cycle road, Model Town, Sonapat-131001, Tel: 9999029352. **SRIGANGANAGAR:** SBIMF Investors Service Desk, SBI Main Branch,Ravinder Path,Sri Ganganagar.335001, Tel: 9829067384. **SRINAGAR :** SBI Funds Management Pvt Ltd. ,SBI Mutual Fund-Investors Service Desk,SBI Regional bussiness Office, 2Nd Floor,M.A Road, Srinagar, Tel: 0194-2474864, 9906909642. **THIRUCHIRAPALLI:** SBIMF Investor Service Desk, State Bank of India,MICR Branch, Asha Arcade, 73,Promenade Road, Cantonment, Trichy-620001, Tel: 0431-4000667, 9941541119. **THRISSUR:** SBIMF Investors Service Desk, Tel: . **TINSUKIA:** SBIMF Investors Service Desk, 3rd Floor, State Bank of India ,Tinsukia Branch, S.R. Lohia Road,Tinsukia, Assam Pin-786125, Tel: 03742332365, 9957722157. **TIRUNELVELI :** SBI MF Investor Service Desk,182 E, Shop no 7,Arunagiri Uma Complex,S.N.High Road,Tirunelveli - 627001, Tel: 0462 4220023, 98410 68673. **TIRUPATI:** SBIMF Investor Service Desk, C/O Sbi Korlagunta Branch,Near Leelamahall Junction,Tirupathi.-517501, Tel: (0877)6450828, 9959911975. **UDAIPUR:** SBIMF Investors Service Desk, SBI City Branch,Bapu Bazaar,Near Delhi Gate,Udaipur.313001, Tel: 9928191961. **VALSAD:** C/o SBI-Station Road Branch, 1st Floor Saakar Building, Station Road, Valsad-396001, Tel: 02632- 245440, 9979895440. **VARANASI:** SBIMF Investors Service Desk, 2nd Floor, Banaras TVS Bulding, D-58/12, A-7, Sagra, Varanasi-221010, Tel: 0542-2222492, 9984507831. **VISHAKAPATNAM:** SBIMF Investor Service Desk, C/o.SBI Main Branch, Near Rednam Circle, Vishakhapatnam- 530 020, Tel: 0891-3293018, 9848411546. **WARANGAL:** SBIMF Investors Service Desk, 1st Floor, SBH Zonal Office, JPN Road, Warangal-506002, Tel: 0870-2430307, 9959911873.

#### SBIMF INVESTOR SERVICE POINT

**BORIVALI:** SBIMF Investors Service,Shop No 16, Star Trade Centre, Sodawala Lane, Nr, Chamunda Circle, Borivali West-400092, Tel: 022-28927551-28922741. **CHINCHWAD:** SBIMF Investors Service Point,Shop No. 1. Ratnakar Bldg, Pavan Nagar,Opp P N Gadgil Showroom, Chapekar Chowk, Chinchwad Pune-411033, Tel: 020-27355721, 9845972463. **KALYAN:** SBIMF Investors Service Point,Shop No. 25, Ground Floor,Madhav Commercial Complex,Station Road,Kalyan (West) - 421 301, Tel: 0251-2311850/2311980. **NEHRU PLACE:** SBIMF Investors Service Point, SBI, 40 Bakshi House, Nehru Place, New Delhi-110018, Tel: 011-26224606, 9999029354. **NOIDA:** SBIMF Investors Service Point, GF-07 ansal fortune arcade K- block, Sector - 18, Noida - U P NOIDA-201301, Tel: 0120 4232214, 9999029356. **PITAM PURA:** SBIMF Investor Service Point,H-4/G-10,Vardhman NX Plaza,Netaji Subhash Place,Delhi-110034,, Tel: 011-23751974, 9999029353. **THANE:** SBIMF Investors Service Point, Shop No 1, Kashinath CHS, Ghantali Mandir Road Nr Ghantali Devi Mandir.Naupada, Thane-400602, Tel: 022-25401690,25414594, 9819825279.

#### CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

**AHMEDABAD:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad-380 006, Tel: 079-3008 2468, 3008 2469, 3008 2470, 30082471. **AGARTALA:** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala-799001, Tel: 381-9.863E+09, 2323009. **AGRA:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002, Tel: 0562-324 2267. **AHMEDNAGAR:** 203-A,Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar, Ahmednagar -414 001, Tel: 241-3204221. **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, 2<sup>nd</sup> Floor, Near Panchsheel Talkies, Amaravati-444601, Tel: 0721-329 1965. **AMBALA:** Opposite PEER, Bal Bhavan 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, Sardhar Gunj, 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, Teli Gali, Above C.T. Chatwani Hall, Andheri, Andheri-400069, Tel: 22-32208018. **ANKLESHWAR:** Shop No - F -56, First Floor,Omkar Complex, Opp Old Colony,Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch -393002, Tel: 02646-310207. **ASANSOL:** Block - G 1<sup>st</sup> Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303, Tel:

## Key Information Memorandum

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. **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, ( Old Gopalswamy 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: -, 9.825E+09. **BHATINDA**: 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR**: 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar-364002, Tel: 0278-3208387, 2567020. **BHILAI**: 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai-490020, Tel: 0788-4050560. **BHILWARA**: Indraparstha tower, Second floor, Shyam ki sabji mandi, 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, Kharvel Nagar,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, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201, Tel: -. **BIJAPUR**: 1<sup>st</sup> floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. **BIKANER**: F 4,5 Bothra Complex, Modern Market, Bikaner, Bikaner-334001, Tel: 151-3201590. **BILASPUR**: Beside HDFC Bank, Link Road, Bilaspur, Bilaspur-495 001, Tel: 7752-327886. **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**: Near Bangalore Bakery, Kasturba Road, Chandrapur, 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 (OMR)**: Ground Floor, 148 Old Mahabalipuram Road, Okkiyam, Thuraipakkam, Chennai-600097, Tel: 44-30407144. **CHHINDWARA**: Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara-480 001, Tel: 7162-321163. **CHIDAMBARAM**: saradaram complex door no 6-7, Theradi kadai street, Chidambaram, Chidambaram-608001, Tel: 4144-221746. **CHITTORGARH**: 3 Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001, Tel: 1472-324810. **COCHIN**: Ittoop's Imperial Trade Center, Door No. 64/5871 - D, 3<sup>rd</sup> 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. **CUTTACK**: Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001, Tel: 0671-. **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, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN**: 204/121 Nari Shilp Mandir Marg, 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. **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** : H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule-424 001, Tel: 2562-329902. **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**: 64 Cantonment, Near GPO, Faizabad, Faizabad-224001, Tel: 5278-310664. **FARIDHABAD**: B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001, Tel: 0129-3241148. **GANDHIDHAM**: Plot No. 261, 1st Floor, Sector 1A, Om Mandap Galli, Gandhidham-370 201, Tel: 2836-313031. **GHAZIABAD**: 113/6 I Floor, Navyug Market, Gazhiabad-201001, Tel: 0120-3266917, 9910480189 (mobile of CH). **GOA**: No.108, 1st Floor, Gurudutta Bldg, 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, Kailash Vihar 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, Purba Medinipur District, Haldia-721 602, Tel: 3224-320273. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani, Haldwani - 263139, Tel: 5946-313500. **HAZARIBAG:** Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar -383 001, Tel: 2772-321080. **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR:** Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur-635109, Tel: 04344-321002. **HUBLI:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **JABALPUR:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR:** R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. **JALANDHAR:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar-144001, Tel: 0181-2222882. **JALGAON:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA:** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Jalna-431 203, Tel: -. **JAMMU:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004, Tel: 0191-9.906E+09, 2432601. **JAMNAGAR:** 217/218, Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur-831001, Tel: 0657-3294202. **JAUNPUR:** 248, FORT ROAD, Near AMBER HOTEL, Jaunpur - 222001, Tel: 5452-321630. **JHANSI:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi-284001, Tel: 510-3202399. **JODHPUR:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JUNAGADH:** Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh-362001, Tel: 0285-3200909. **KADAPA:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa-516 001, Tel: 8562-322099. **KAKINADA:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Kakinada-533 001, Tel: 884-320 7474, 320 4595. **KALYANI:** A - 1/50, Block - A, Dist Nadia, Kalyani-741235, Tel: 033-32422712. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur-670004, Tel: 497-324 9382. **KANPUR:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur-208 001, Tel: 0512-3918003, 3918000, 3918001, 3918002. **KARIMNAGAR:** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar -505 001, Tel: 878-3205752, 3208004. **KARNAL (PARENT :PANIPAT TP):** 7, Ist Floor, Opp Bata Showroom, Kunjapura Road, Karnal, Karnal -132001, Tel: -, 9.814E+09. **KARUR:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur - 639002, Tel: 4324-311329. **KATNI:** 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI-483 501, Tel: 7622-322104. **KESTOPUR:** 148, Jessore Road, Block -B (2nd Floor), Kolkata, Kestopur-700101, Tel: 033-32415332, 32415333. **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. **KOTA:** B-33 'Kalyan Bhawan, Triangle Part ,Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM:** KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkummoottil, 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 Perumal Maistry street, Nadar Lane, Madurai-625 001, Tel: 0452-325 2468. **MALDA:** Daxhinapan Abasan, 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:** Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal-576104, Tel: 0820-325 5827. **MAPUSA (PARENT ISC : GOA):** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Mapusa-403 507, Tel: -, 9.326E+09. **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:** Dhundhi Katra, Mirzapur-231001, Tel: 5442-220282. **MOGA:** Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MORADABAD:** B-612 'Sudhakar', Lajpat Nagar, Moradabad-244001, Tel: 0591-329 9842. **MUMBAI:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023, Tel:

## Key Information Memorandum

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), Saraswati Puram, Mysore-570009, Tel: 0821-3294503. **NADIAD (PARENT TP: ANAND TP):** 8, Ravi Kiran Complex, Ground Floor Nanakumbhath Road, Nadiad, Nadiad -387001, Tel: -. **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. **NAVSARI:** Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chinnabai Road, Navasari-396445, Tel: 02637-327709, 248745. **NELLORE:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore-524001, Tel: 0861-329 8154, 320 1042. **NEW DELHI :** 7-E, 4<sup>th</sup> Floor, Deen Dayaal 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, Opp Konigeti guptha Apartments., Ongole-523001, Tel: 8592-281514. **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. **PALANPUR:** 3rd Floor, T - 11, Opp.Government Quarter, College Road, Palanpur, Palanpur-385001, Tel: 2742-321811. **PANIPAT:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. **PATIALA:** 35, New Lal Bagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna-800 001, Tel: 0612-325 5284, 325 5285, 3255286. **PONDICHERRY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PUNE:** Nirmitti 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,Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari 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, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI:** 4, HB Road, No: 206, 2nd Floor Shri Lok 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, 2<sup>nd</sup> 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, Mangal Bhawan, 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 :** Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli, Sangli-416416, Tel: -, 9.326E+09. **SATARA:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHIMLA:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga-577 201, Tel: 8182-322 980. **SILIGURI:** No 7, Swamiji Sarani, Ground Floor, Ground Floor,Hakimpara, Siliguri-734001, Tel: 0353-329 1103. **SIRSA:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near 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. **SREEAMPUR:** N.s Avenue, Sreeampur, Sreerampur-712201, Tel: -. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam, Srikakulam-532 001, Tel: 8942-321 900, 321 901. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: -, 9.389E+09. **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:** Central Tower, Above Indian Bank, Cross Junction, Thiruvalla-689101, Tel: 469-3208430, 3200923. **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 Bypass Road, Tirupathi-517 501, Tel: 0877-3206887. **TRICHUR:** Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909. **TRIVANDRUM:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004, Tel: 0471-324 0202. **TUTICORIN:** Ground Floor, Mani Nagar, Tuticorin, Tuticorin, Tuticorin-628 008, Tel: 461-3209960. **UDAIPUR:** 32 Ahinsapuri, Fatehpura Circle, Udaipur-313004, Tel: 0294-3200054. **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:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 260-3201249, 3201268. **VARANASI:** C-28/142-2A, Near Teliya Bagh Crossing, Teliya Bagh, Varanasi-221002, Tel: 0542-325 3264. **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:** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal-506001, Tel: 0870-320 2063, 320 9927. **YAMUNA NAGAR:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar-135 001, Tel: 1732-316770. **YAVATMAL:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatma-445 001, Tel: 7232-322780.