



## SCHEME INFORMATION DOCUMENT

# SBI W.I.S.E. Fund

## (Winning Investment Strategies in Equities Fund)

An Open – ended Equity Scheme  
 Offer of Units of Rs. 10 each for cash during the  
 New Fund Offer and NAV related prices on Ongoing basis

Mutual Fund	Trustee Company	Asset Management Company
SBI Mutual Fund	SBI Mutual Fund Trustee Company Private Limited ('Trustee Company')	SBI Funds Management Private Limited ('AMC') (A joint venture between SBI and Société Générale Asset Management)
<b>Corporate Office</b>	<b>Registered Office:</b>	<b>Registered Office:</b>
191, Maker Towers 'E', 19 <sup>th</sup> Floor, Cuffe Parade Mumbai - 400 005	191, Maker Towers 'E', 19 <sup>th</sup> Floor, Cuffe Parade Mumbai - 400 005	191, Maker Towers 'E', 19 <sup>th</sup> Floor, Cuffe Parade, Mumbai - 400 005

The particulars of the Scheme/Plans have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of SBI Mutual Fund, Tax and Legal issues and general information on [www.sbimf.com](http://www.sbimf.com)

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation. This Scheme Information Document is dated \_\_\_\_\_, 2009.

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## HIGHLIGHTS OF THE SCHEME

Type of Scheme	An open ended equity scheme											
Investment Objective	<p>The objective of the scheme would be to provide investors with opportunities for long-term growth in capital through investments in equity and equity related instruments. The Scheme will invest in stocks which are the constituents of SGI WISE India Index, an index based on a quantitative model.</p> <p>However there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.</p>											
Asset Allocation	<table border="1"> <thead> <tr> <th>Instruments</th> <th>As % of Net Asset Min- Max</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Equities and equity related instruments</td> <td>90-100%</td> <td>Medium to High</td> </tr> <tr> <td>Debt and Money Market Securities</td> <td>0-10%</td> <td>Low to Medium</td> </tr> </tbody> </table>			Instruments	As % of Net Asset Min- Max	Risk Profile	Equities and equity related instruments	90-100%	Medium to High	Debt and Money Market Securities	0-10%	Low to Medium
Instruments	As % of Net Asset Min- Max	Risk Profile										
Equities and equity related instruments	90-100%	Medium to High										
Debt and Money Market Securities	0-10%	Low to Medium										
Liquidity	Open-ended. Fresh Purchases and Redemptions at prices related to Applicable NAV on all Business days											
Fund Manager	Mr. Arun Agarwal											
Benchmark Index	CNX 100											
Options	Growth Option and Dividend Option. Under the Dividend option, facility for reinvestment/payout of dividend available.											
Dividend Frequency	Frequency At the discretion of the Trustee. Dividends will be declared subject to availability and adequacy of surplus in the Scheme.											
Minimum Investment size Initial Purchase (Non SIP)	Rs. 10000/-											
Additional Purchase (Non-SIP)	Any amount in multiple of Re. 1/-											
SIP Purchase	<p>Minimum investment under SIP is Rs. 12,000</p> <p>a) every month for six months (subject to a minimum of Rs. 2000 and in multiples of Rs. 100)</p> <p>b) every month for one year (subject to a minimum of Rs. 1000 and in multiples of Rs. 100)</p> <p>c) (c) every quarter for one year (subject to a minimum of Rs. 2000 and in multiples of Rs. 100)</p>											
Minimum Redemption size in Rupees (Non-SWP/STP)	Rs.1000/- or 100 Units whichever is lower											
Loads	<p><b>Entry Load</b> : NIL</p> <p><b>Exit Load:</b></p> <p>For exit within 1 year from the date of allotment – 1%</p> <p>For exit after 1 year from the date of allotment - Nil</p>											
Minimum Target Amount	Rs. 30 Crores											

## I. INTRODUCTION

### A. RISK FACTORS

#### **Standard Risk Factors**

- Mutual funds and securities investments are subject to market risks and there is no assurance or guarantee that the Fund's objective will be achieved.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down
- Past performance of the Sponsor / AMC / Mutual Fund or its affiliates does not guarantee the future performance of the scheme(s) of the Mutual Fund
- State Bank of India, the sponsor, is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution made by it of an amount of Rs. 5 lakhs towards setting up of the mutual fund
- SBI WISE Fund is only the name of the Scheme and does not, in any manner, indicate either the quality of the Scheme or its future prospects and returns
- The NAV of the Schemes' Units may be affected by change in the general market conditions, factors and forces affecting capital markets in particular, level of interest rates, various market related factors and trading volumes
- The present scheme is not a guaranteed or assured return scheme
- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal

#### **Scheme Specific Risk Factors**

- As the Scheme invests a higher percentage of its assets in a smaller number of securities it carries concentration risk. The decline in the value of one equity share could have a greater negative effect on the Scheme.
- The model used by the Scheme relies extensively on past data which may not necessarily be the best indicator of the future.
- The turnover ratio of stocks in the Scheme may be higher than diversified equity mutual funds.
- SBI WISE Fund would be investing in equity & equity related instruments, debt and money market instruments (such 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

Investments under the scheme may also be subject to the following risks:

- **Risk Associated with Equity and Equity related Instruments**

Equity and Equity Related Instruments by nature are volatile and prone to price fluctuations on a daily basis due to macro and micro economic factors. The value of Equity and Equity Related Instruments may fluctuate due to factors affecting the securities markets such as volume and volatility in the capital markets, interest rates, currency exchange rates, changes in law/policies of the Government, taxation laws, political, economic or other developments, general decline in the Indian markets, which may have an adverse impact on individual securities, a specific sector or all sectors. Consequently, the NAV of the Units issued under the Scheme may be adversely affected. Further, the Equity and Equity Related Instruments are risk capital and are subordinate in the right of payment to other securities, including debt securities. Equity and Equity Related Instruments listed on the stock exchange carry lower liquidity risk; however the Scheme's ability to sell these investments is limited by the overall trading volume on the stock exchanges. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in

the value of securities held in the Scheme's portfolio. Further, the volatility of medium / small - capitalization stocks may be higher in comparison to liquid large capitalization stocks

- **Risk Associated with Fixed Income and Monet Market Instruments**

- Interest-Rate Risk**

- Fixed Income and Money Market Instruments run interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rate falls, the prices increase. In the case of floating rate instruments, an additional risk could arise because of the changes in the spreads of floating rate instruments. With the increase in the spread of floating rate instruments, the price can fall and with decrease in spread of floating rate instruments, the prices can rise.

- Re-investment Risk**

- This refers to the interest rate risk at which the intermediate cash flows received from the securities in the Scheme including maturity proceeds are reinvested. Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the debt security. Consequently, the proceeds may get invested at a lower rate.

- Credit risk**

- Credit risk or default risk refers to the risk that the issuer of a fixed income security may default on interest payment or even in paying back the principal amount on maturity. In case of Government Securities, there is minimal credit risk to that extent.

- Lower rated or unrated securities are more likely to react to developments affecting the market and credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated or unrated securities also tend to be more sensitive to economic conditions than higher rated securities.

- Liquidity Risk**

- The ability of the Scheme to execute sale/purchase order is dependent on the liquidity or marketability. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. The securities that are listed on the stock exchange carry lower liquidity risk, but the ability to sell these securities is limited by the overall trading volumes. Further, different segments of Indian financial markets have different settlement cycles and may be extended significantly by unforeseen circumstances.

- **Risk Associated with investing in Derivatives**

- The cost of hedge can be higher than adverse impact of market movements
- The derivatives will entail a counter-party risk to the extent of amount that can become due from the party.
- An exposure to derivatives in excess of the hedging requirements can lead to losses.
- An exposure to derivatives can also limit the profits from a genuine investment transaction
- Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities and also on the suitable and acceptable benchmarks.
- Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Also, the market for derivative instruments is nascent in India.

- **Risks associated with Investing in Foreign Securities**

- The Scheme will not invest in foreign securities.

- **Risks associated with Investing in Securitized Debt**

- **Liquidity risk:** There is no assurance that a deep secondary market will develop for the instrument. This could limit the ability of the investor to resell them.
- **Limited Recourse:** The instruments represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the buyer of the security against the Investors' Representative.
- **Delinquency and Credit Risk:** Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Monthly Investor Payouts to the Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Vehicle/ Asset. However many factors may affect, delay or prevent the repossession of such Vehicle/Asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such Vehicle/Asset may be sold may be lower than the amount due from that Obligor.
- **Risks due to possible prepayments:** Full prepayment of a contract may lead to an event in which investors may be exposed to changes in tenor and yield.
- **Bankruptcy of the Originator or Seller:** If the service provider becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that either the sale from each Originator was not a sale then an Investor could experience losses or delays in the payments due under the instrument.

- **Risk Associated with Securities lending**

There are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement. Such failure can result in the possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing thereon.

## **B. REQUIREMENT OF THE MINIMUM INVESTOR IN THE SCHEME**

The Scheme/Plan shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme/Plan(s). However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan(s) shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

## **C. SPECIAL CONSIDERATIONS, IF ANY:**

- Investors should study the Scheme Information Document carefully in its entirety and should not construe the contents thereof as advice relating to legal, taxation, investment or any other matters. Investors are advised to consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem Units

- The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information
- Redemption by the Unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund their directors or their employees shall not be liable for any tax consequences that may arise
- The tax benefits described in the SID are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his/her/its own professional tax advisor
- In the event that Société Générale ceases for whatever reason to provide the SGI Wise India Index, the Trustee reserves the right to modify the Scheme so as to track a different and suitable model and the procedure stipulated in the Regulations shall be complied with.
- The AMC, Trustee or the Mutual Fund have not authorized any person to issue any advertisement or to give any information or to make any representations, either oral or written, other than that contained in this Scheme Information Document or the Statement of Additional Information in connection with this offering. Prospective investors are advised not to rely upon any information or representation not incorporated in the Scheme Information Document or Statement of Additional Information as having been authorized by the Mutual Fund, the AMC or the Trustee
- Pursuant to the Provisions of Prevention of Money Laundering Act, 2002, if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, failure to provide required documentation, information, etc. the AMC shall have absolute discretion to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the Applicable NAV subject to payment of exit load, if any

- **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 / strikes / riots and bandhs or
- in case of conditions leading to a breakdown of the normal functioning of securities markets or
- periods of extreme volatility of markets, which in the opinion of AMC, prejudicial to the interest of the unit holders of the scheme or illiquidity
- under a SEBI or Government directive
- under a court decree / directive
- in the event of any force majeure or disaster that affect a normal functioning of AMC or the Registrar
- political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC.

Suspension or restriction of repurchase/redemption facility under any scheme of the mutual fund shall be made applicable only after the approval from the Board of Directors of the Asset Management Company and the Trustee. The approval from the Board of Directors and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI in advance.

- **Termination of the scheme**

The Trustees reserve the right to terminate the scheme at any time. Regulation 39(2) of the SEBI Regulations provides that any scheme of a mutual fund may be wound up after repaying the amount due to the Unit holders:

- (a) on the happening of any event which, in the opinion of the Trustees, requires the scheme to be wound up; or
- (b) if 75% of the Unit holders of a scheme pass a resolution that the scheme be wound up; or
- (c) if SEBI so directs in the interest of the unit holders.

Where a scheme is wound up under the above Regulation, the trustees shall give a notice disclosing the circumstances leading to the winding up of the scheme:

- (a) to SEBI; and
- (b) in two daily newspapers having circulation all over India & a vernacular newspaper circulating at the place where the mutual fund is formed.

In case of termination of the scheme, the Trustees shall proceed as follows:

From the proceeds of the assets of the scheme, the Trustees shall first discharge all liabilities of the scheme and make provision for meeting the expenses of the winding-up of the scheme, including the fees of the AMC. The Trustees shall distribute the proceeds to the Unit holders, in proportion to their respective interest in the assets of the scheme as on the date when the decision for winding up was taken, all proceeds derived from the realization of the investments, after recovering all costs, charges, expenses, claims, liabilities, whether actual or contingent, incurred, made or apprehended by the Trustees in connection with or arising out of the termination of the scheme. It will be ensured that the redemption proceeds are dispatched to the Unit holder within a maximum period of 10 working days from the date of redemption for the holders of Statement of Account, or from the date he/ she has tendered the unit certificates to the Registrars

- **Disclosure**

Société Générale is a French “Société Anonyme” (Société Générale,S.A.), having its office at 29 boulevard Haussmann, 75009 Paris, France The SGI WISE India Index is the exclusive property of Société Générale (the “Index Sponsor” or “Société Générale”) ) and is to be licensed for use non-exclusively.

The Scheme is not sponsored, endorsed, sold or promoted by Société Générale. Société Générale makes no representation or warranty, express or implied, to the owners or prospective owners of Units of the Scheme or any other person regarding the advisability of investing in securities generally or in the Scheme particularly. Neither Société Générale nor any of its affiliates have evaluated the Fund as to their legality or suitability, and such parties make no warranties nor bear any liability with respect to the Fund, including as to suitability of the quantitative or other method to be used in identifying the constituents of the SGI Wise India Index.

Neither Société Générale nor any of its affiliates advice and/or manage the Scheme in any manner or have any involvement in, or responsibility for, the extent to which the index composition is reflected in the Scheme’s investment objective and the way in which the Scheme’s portfolio is executed.

All decisions with regard to investments of the Scheme are taken by the Investment Manager at its sole discretion and Société Générale does not render any advice in relation to, or direct, or have any element of control over such decisions. Société Générale has no obligation to take the needs of the Investment Manager or the owners or prospective owners of Units of the Scheme into consideration in determining or composing the index. Société Générale is not responsible for and has not

participated in the determination of the prices and amount of Units of the Scheme or the timing of the launch or sale of the Scheme or in the determination or calculation of the equation by which Units of the Scheme is to be converted into cash. Société Générale has no obligation or liability in connection with the administration, marketing or trading of Units of the Scheme.

Société Générale does not guarantee the accuracy or completeness of the portfolio or any data Included therein. Société Générale makes no warranty, express or implied, as to results to be obtained by the Investment Manager, Owners or Prospective Owners of the Scheme, or any other person or entity or any party thereof or any data Included therein.

**Investors should study the Scheme Information Document carefully in its entirety and should not construe the contents thereof as advice relating to legal, taxation, investment or any other matters. Investors are advised to consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem Units**

#### D. DEFINITIONS AND EXPLANATIONS OF TERMS USED

In this Scheme Information Document, the following words and expressions shall have the meaning specified below, unless the context otherwise requires:

AMC or Asset Management Company or Investment Manager	SBI Funds Management Private Limited, the Asset Management Company incorporated under the Companies Act, 1956 and approved by SEBI to act as the Asset Management Company for the Scheme(s) of SBI Mutual Fund.
Applicable NAV	For purchases: In respect of valid applications received upto the cut-off time, by the Mutual Fund along with 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 the cut-off time, by the Mutual Fund along with 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 Redemptions: In respect of valid applications received upto the cut-off time by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next business day shall be applicable.
Business Day	A day other than (i) Saturday or Sunday; (ii) a day on which both the National Stock Exchange of India Limited and the Bombay Stock Exchange Limited are closed (iii) a day on which the Purchase/Redemption/Switching of Units is suspended (iv) a day on which banks in Mumbai and / RBI are closed for business/clearing (v) a day which is a public and /or bank holiday at Investor Services Centre / Investor Service Desk where the application is received (vi) a day on which normal business cannot be transacted due to storms , floods, natural calamities , bandhs, strikes or such other events as the AMC may specify from time to time.  The AMC reserves the right to declare any day as a Business day or otherwise at any of the Investor Service Centre / Investor Service Desks.
Cut-off time	3.00 p.m.
Date of Application	The date of receipt of a valid application complete in all respect for issue or repurchase of Units of this scheme by SBIFMPL at its various offices/branches or the designated centers of the Registrar.
Dividend	Income distributed by the Mutual Fund on the Units.
Entry Load or Sales Load	Entry Load means a one-time charge that the investor pays at the time of entry into the scheme.
Equity & Equity related Instruments	Equity and Equity Related Instruments include stocks and shares of companies, and options, warrants, convertible preference shares etc.
Exit Load or Redemption Load	A charge paid by the investor at the time of exit from the scheme(s).
Forward Rate Agreement/FRA	A FRA is an agreement to pay or receive the difference between the agreed fixed rate and actual interest prevailing at a stipulated future date. The interest rate is fixed now for a future agreed period wherein only the interest is settled between the counter parties.
Gilts / Govt. Securities	Securities created and issued by the Central Government and/or State Government, as defined under section 2 of Public Debt Act 1944 as amended or re-enacted from time to time.
Interest Rate Swaps	Interest Rate Swaps ("IRS") is a financial contract between two parties exchanging a stream of interest payments for a notional principal amount on multiple occasions till maturity. Typically, one party receives a pre-determined fixed rate of interest while the other party receives a floating rate, which is linked to a mutually agreed benchmark with provision for mutually agreed periodic resets.
ISCs/ISDs	Investor Service Centers/Investor Service Desks of SBIFMPL/SBI Mutual Fund at various locations in India opened from time to time.
Load	A charge that may be levied as a percentage of NAV at the time of entry into the scheme/plans or at the time of exiting from the scheme/plans.
Local Cheque	A Cheque handled locally and drawn on any bank, which is a member of the banker's clearing house located at the place where the application form is submitted.
Units	One undivided unit issued under the Scheme by the SBI Mutual Fund
Unit Holder	Any eligible applicant who has been allotted and holds valid units in his /her/its name.
Major	The age at which a person is deemed to attain majority under the provisions of the Indian Majority Act, 1875, as amended from time to time.
Majority Age	The age at which a person is deemed to attain majority under the provisions of the Indian Majority Act, 1875, as amended from time to time.

Money Market Instruments	Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Collateralised Borrowing & Lending Obligation (CBLO), Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations prevailing from time to time
Mutual Fund Regulations / Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations as amended from time to time and such other regulations as may be in force from time to time to regulate the activities of Mutual Funds.
Net Asset Value / NAV	Net Asset Value of the Units of the Scheme(s) (including plans / options there under) calculated in the manner provided in this Scheme Information Document or as may be prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.
NAV related price	The Repurchase Price and the Sale Price are calculated on the basis of NAV and are known as NAV related prices. The Repurchase Price is calculated by deducting the exit load factor (if any) from the NAV and the Sale Price is the price at which the Units can be purchased based on Applicable NAV.
No Entry Load	It means that no sales load is charged to the investor at the time of entry.
No Exit Load	It means that no redemption/exit load is charged to the investor at the time of exit.
Non Resident Indian / NRI	A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under Foreign Exchange Management (Investment in firm or proprietary concern in India) Regulations, 2000.
NSE MIBOR	NSE MIBOR is an acronym for National Stock Exchange (NSE) Mumbai Inter Bank Offer Rate. This rate is computed by NSE on basis of indication by various market participants and published daily.
Official Points of Acceptance	SBIFMPL Corporate Office/ SBIFMPL Investor Service Centers/Investor Service Desks, website of the Mutual Fund i.e. www.sbimf.com , SBIFMPL overseas point of acceptance or the designated centers of the Registrars.
Options	An Option gives holder the right (but not the obligation) to buy or sell a security or other asset during a given time for a specified price called the 'Strike' price.
RBI	Reserve Bank of India, established under Reserve Bank of India Act, 1934.
Redemption/Repurchase Price	The price (being Applicable NAV minus Exit Load, if any) at which the units can be redeemed and calculated in the manner provided in this Scheme Information Document.
Registrars	The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBIMF. M/s Computer Age Management Services (Pvt.) Ltd. (SEBI Registration Number: INR 000002813). (Registered Office: A & B Lakshmi Bhavan, 609, Anna Salai, Chennai - 600 006, India and Corporate Office: 178/10, Kodambakkam High Road, Opp. Palmgrove Hotel, Chennai - 600034), as Registrars and Transfer Agents to the Schemes
Repos	Sale of Government Securities with simultaneous agreement to repurchase them at a later date.
Reverse Repos	Purchase of government securities with simultaneous agreement to sell them at a later date.
Sale Price	The price at which the Units can be purchased based on Applicable NAV.
SBIMFTCPL/Trustees	SBI Mutual Fund Trustee Company Private Limited, a wholly owned subsidiary of SBI, incorporated under the provisions of the Companies Act, 1956. The registered office of SBIMFTCPL is situated at 191, Maker Tower 'E', Cuffe Parade, Mumbai 400 005. SBIMFTCPL is the Trustee to the SBIMF-vide the Restated and Amended Trust Deed dated December 29, 2004, to supervise the activities of The Fund as disclosed in the section the Statement of Additional Information.
Scheme Information Document / the Scheme / SID	This document issued by SBI Funds Management (P) Ltd. / SBI Mutual Fund, containing the terms of offering Units of the SBI WISE Fund ('the scheme') of SBI Mutual Fund as per the terms contained herein. Modifications to the Scheme Information Document, if any, shall be made by way of an addendum which will be attached to the Scheme Information Document. On issuance and attachment of addendum, the Scheme Information Document will be deemed to be an updated Scheme Information Document.
SEBI	Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.
S&P WISE India Index	An index based on a quantitative model and which is the exclusive property of Société Générale and which is to be licensed for non-exclusive use to AMC .
Sponsor / Settlor	State Bank of India, having its Corporate Office at State Bank Bhavan, Madame Cama Road, Mumbai - 400 021, which has made an initial contribution of Rs. 5 lacs towards the trust fund and has appointed the Trustees to supervise the activities of The Fund.
Statement of Additional Information / SAI	This document issued by SBI Mutual Fund setting forth concisely the information about offering of Units by Scheme for subscription that a prospective investor ought to know before investing.
Switches	Switch In - Investments in the scheme from any other existing scheme(s) of SBI Mutual Fund at

	applicable NAV. Switch Out - Repurchase/Redemption from the scheme to any other existing scheme(s) of SBI Mutual Fund at applicable NAV.
Systematic Investment Plan / SIP	Facility given to the Unit holders to invest specified sums in the Scheme(s) on periodic basis by giving a single instruction.
Systematic Transfer Plan / STP	Facility given to the Unit holders to transfer sums on periodic basis from one scheme to another schemes launched by the Mutual Fund from time to time by giving a single instruction.
Systematic Withdrawal Plan / SWP	Facility given to the Unit holders to withdraw amounts from the Scheme(s) on periodic basis by giving a single instruction.
The Custodians	The custodians to the scheme(s) whose appointment is approved by the Trustees of SBI Mutual Fund. SBIFMPL has appointed HDFC bank Limited (SEBI Registration Number: IN/CUS/001) situated at HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013 , as the Custodians for this scheme.
The Fund	SBI Mutual Fund (SBIMF); constituted as a Trust with SBIMFTCPL as the Trustee under the provisions of Indian Trusts Act, 1882, and registered with SEBI.
The Offer	The issue of Units of the Scheme(s) as per the terms contained in this Scheme Information Document.
Unit Capital	The aggregate face value of the Units issued and outstanding under the scheme(s).

Words and Expressions used in this Scheme Information Document and not defined shall have the same meaning as in the Regulations.

## E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- I. The draft Scheme Information Document of SBI WISE Fund forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- II. All legal requirements connected with the launch of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- III. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.
- IV. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

**For SBI Funds Management Private Limited**

Sd/-  
 Achal Kumar Gupta  
 Managing Director

Date: \_\_\_\_\_, 2009  
 Place: Mumbai.

## II. INFORMATION ABOUT THE SCHEME

### A. TYPE OF THE SCHEME

An Open-Ended equity Scheme

### B. INVESTMENT OBJECTIVE OF THE SCHEME

The objective of the scheme would be to provide investors with opportunities for long-term growth in capital through investments in equity and equity related instruments. The Scheme will invest in stocks which are the constituents of SGI WISE India Index, an index based on a quantitative model.

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

### C. ASSET ALLOCATION PATTERN

Under normal circumstances, the asset allocation of the Scheme would be as follows:

Instruments	As % of Net Assets * (Min.-Max.)	Risk Profile
Equities and equity related instruments	90-100%	Medium to High
Debt and Money Market instruments	0-10%	Low to Medium

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

\* Exposure to derivatives instruments in the scheme may be to the extent of 50% of the net assets.

Investment in equities would be through primary as well as secondary market, private placement, preferential/firm allotments etc. Performance will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions. The scheme may also enter into repurchase and reverse repurchase obligation in all securities held by it as per the guidelines and regulations applicable for such transactions. Any investment in Government securities may be in securities supported by ability to borrow from the Treasury, or sovereign or state government guarantee, or supported by the Government of India / a State Government in any other manner. Further, the scheme may participate in securities lending as permitted under SEBI (MF) Regulations, 1996. The scheme would not invest in Securitized Debt.

The above investment pattern is indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Review and rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will endeavour to restore within one month. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

#### D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

The corpus of the Scheme will be invested in Equity & Equity Related Instruments, Debt Instruments, Money Market Instruments and other permitted securities which will include but not limited to:

##### **Equity and Equity Related Instruments:**

1. Equity share is a security that represents ownership interest in a company. It is issued to those who have contributed capital in setting up an enterprise.
2. Equity Related Instruments are securities which give the holder of the security right to receive Equity Shares on pre agreed terms. It includes convertible bonds, convertible debentures, equity warrants, convertible preference shares, etc.

##### **Debt Instruments & Money Market Instruments:**

1. Certificate of Deposits (CDs) is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources.
2. Commercial Paper (CPs) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.
3. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-bills are issued at a discount to their face value and redeemed at par.
4. Collateralised Borrowing and Lending Obligations (CBLO) is a money market instrument that enables entities to borrow and lend against sovereign collateral security. It is in electronic form. The maturity ranges from 1 day to 90 days and can also be made available upto 1 year. Central Government Securities including T-bills are eligible securities that can be used as collateral for borrowing through CBLO.
5. Securities created and issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Central Government Securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, Fixed Interest security with staggered maturity payment etc. State Government Securities are issued by the respective State Government in co-ordination with the RBI.
6. Non Convertible Debentures as well as bonds are securities issued by companies / institutions promoted / owned by the Central or State Governments and statutory bodies, which may or may not carry a Central/State Government guarantee, Public and private sector banks, All India Financial Institutions, Private Sector Companies. These instruments may be secured or unsecured against the assets of the Company and generally issued to meet the short term and long term fund requirements. Rate of interest on such instruments would depend upon spread over corresponding government security, perceived risk, rating, tenor etc. These instruments include Fixed Interest Security with/without put/call option, floating rate bonds, zero coupon bonds. Frequency of the interest payment could be either monthly/quarterly/half-yearly or annually.
7. Floating rate debt instruments are debt instruments issued by central government, state government, corporates, PSUs etc. with coupon reset periodically. The periodicity of reset could be daily, monthly, quarterly, half yearly and annually or any other periodicity as may be mutually agreed between the issuer and the Fund. The Fund Manager will have the flexibility to invest the debt component into floating rate debt securities in order to reduce the impact of rising interest rate in the economy. Short term debt consideration for this Scheme includes maintaining an adequate float to meet anticipated levels of redemptions, expenses and other liquidity needs.
8. Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. When the seller sells the security with an agreement to repurchase it, it is Repo transaction whereas from the perspective of buyer who buys the security with an agreement to sell it at a later date, it is reverse repo transaction. Presently in India, G-Secs, State Government Securities and T-Bills are eligible for Repo/Reverse Repo.

9. Pass Through Certificate (PTC) represents beneficial interest in an underlying pool of cash flows. These cash flows represent dues against single or multiple loans originated by the sellers of these loans. PTCs may be backed, but not exclusively, by receivables of personal loans, car loans, two wheeler loans and other assets subject to applicable regulations.

10. Bills Rediscounting.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The securities may be acquired through initial public offering (IPOs), secondary market, private placement, rights offers, negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the Credit Rating Agency. Investment in unrated debt instruments shall be subject to complying with the provisions of SEBI Regulations and within the limit as specified in Schedule VII to SEBI Regulations.

## E. INVESTMENT STRATEGY

The fund will invest in portfolio which is constructed on the basis of the SGI (Société Générale Index<sup>1</sup>) WISE India Index, an index based on a quantitative model. AMC will enter into an Index licensing agreement with Société Générale<sup>2</sup> for providing the contents of such Index. The Index licensing fee will be borne by the SBI Funds Management P. Ltd. (AMC) from the Investment Management fee.

The constitution of the Index will be as follows: -

1) **Level 1:** Screening of the Stock Universe: -

The universe is all the stocks listed on the NSE (National Stock Exchange). The screening is based on the following two parameters: -

- **Market Capitalization:** - The market capitalization of the stock chosen should be greater than INR 2500 crore
- **Liquidity:** - The 60-day average daily volume of the stock selected should be greater than INR 5 Crore

This screening results in a list of stocks which are primarily large cap and consists of the eligible potential Index constituents.

2) **Level 2:** Scoring Model/Methodology

After the screening, the resulting list of stocks is scored on the basis of the two sets of selection criterias: -

- **Stock spot performance /earnings momentum** – This would include stock specific aspects like price momentum of the stock, short term variation in the stock holdings by professional investors, future earnings momentum, etc.
- **Fundamental/valuation parameters** – This would include aspects based on a company's Balance sheet & profit & loss account. The parameters are cash flow growth (estimated), Earning before Interest tax, Earning per share (EPS), Price to earnings ratio (PE), Enterprise Value etc

After every stock has been given a score, stocks which comprise the final Index constituents are selected from the top 33% of the stocks with the highest averaged score. The Investment Manager intends to make investments in constituents of SGI Wise India Index on an equal weighting basis.

<sup>1</sup> Société Générale Index (SGI) is a leading index provider part of the Société Générale group. SGI is closely linked to the Global Equities and Derivatives Solutions division, which has been recognised as a global leader in equity derivatives for several years

<sup>2</sup> Société Générale is one of the largest financial services groups in the euro-zone. The Group employs 163,000 people worldwide in three key businesses:

- **Corporate & Investment Banking:** Société Générale ranks among the leading banks worldwide in euro capital markets, derivatives and structured finance
- **Retail Banking & Financial Services:** Société Générale serves more than 30 million individual customers worldwide.
- **Global Investment Management & Services:** Société Générale is one of the largest banks in the euro-zone in terms of assets under custody (EUR 2 560 billion, December 2008) and under management (EUR 336 billion, December 2008).

The investment strategy targets a review of the components of the index and their respective weightings on a quarterly basis and investment decision will be mainly driven by the quantitative model. The resultant change in the portfolio of fund may involve both sale and purchase, both partial and complete, of the existing stocks and purchase of new stocks, if any.

In case of extraordinary events impacting specific stock/stocks, the Fund manager may his discretion, change the weightage of representation of a specific stock/stocks in the portfolio and if needed, even reduce it to zero.

## F. SECURITIES LENDING

Securities lending means the lending of securities to another person or entity for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio. The securities lent will be returned by the borrower on the expiry of the stipulated period. Subject to the SEBI Regulations, the Mutual Fund may engage in securities lending. Such investments shall be made when, in view of the Fund Manager, such investments could provide reasonable returns commensurate with risks associated with such lending and shall be made in accordance with the investment objective of the Scheme. The Investment Manager will apply the following limits with respect to securities lending:

- Not more than 20% of the net assets of the Scheme can generally be deployed in securities lending; and
- Not more than 5% of the net assets of the Scheme can generally be deployed in securities lending to any single counter party

## G. TRADING IN DERIVATIVES

The Fund's trading in derivatives would be in line that is permitted by SEBI Regulations from time to time. The Fund may use any hedging techniques that are permissible now or in future, under SEBI regulations, in consonance with the scheme's investment objective, including investment in derivatives such as interest rate swaps. The Fund shall fully cover its position in the derivatives market by holding underlying securities / cash or cash equivalents / option and / or obligation for acquiring underlying assets to honour the obligations contracted in the derivatives market. The Fund shall maintain separate records for holding the cash and cash equivalents / securities for this purpose. The securities held shall be marked to market by the AMC to ensure full coverage of investments made in derivative products at all times.

SEBI has also vide circular DNP/Cir-29/2005 dated 14th September 2005 permitted Mutual Funds to participate in the derivatives market at par with Foreign Institutional Investors (FII). Accordingly, Mutual Funds shall be treated at par with a registered FII in respect of position limits in index futures, index options, stock options and stock futures contracts.

### I. Position Limit

The position limits for the Mutual Fund and its schemes, for transaction in derivatives segment are in compliance to the SEBI Circular no. SEBI/DNP/Cir-31/2006 dated September 22, 2006, and to all such amendments as applicable from time to time. The position limits are given as under:

#### i. **Position limit for the Mutual Fund in index options contracts**

The Mutual Fund position limits in equity index option contracts shall be higher of:

- a. Rs. 500 Crore; or
- b. 15% of the total open interest in the market in equity index options contracts

This limit would be applicable on open positions in all options contracts on a particular underlying index

#### ii. **Position limit for the Mutual Fund in index futures contracts**

The Mutual Fund position limits in equity index futures contracts shall be higher of:

- a. Rs. 500 Crore; or
- b. 15% of the total open interest in the market in equity index futures contracts.

This limit would be applicable on open positions in all futures contracts on a particular underlying index.

iii. **Additional position limit for hedging**

In addition to the position limits at point (i) and (ii) above, the Mutual Fund may take exposure in equity index Derivatives subject to the following limits:

- a. Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Mutual Fund's holding of stocks.
- b. Long positions in index derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Mutual Fund's holding of cash, government securities, T-Bills and similar instruments.

iv. **Position limit for Mutual Funds for stock based derivative contracts**

- a. For stocks having applicable market-wise position limit (MWPL) of Rs. 500 crores or more, the combined futures and options position limit shall be 20% of applicable MWPL or Rs. 300 crores, whichever is lower and within which stock futures position cannot exceed 10% of applicable MWPL or Rs. 150 crores, whichever is lower.
- b. For stocks having applicable market-wise position limit (MWPL) less than Rs. 500 crores, the combined futures and options position limit would be 20% of applicable MWPL and futures position cannot exceed 20% of applicable MWPL or Rs. 50 crore whichever is lower.

v. **Position limit for each scheme of a Mutual Fund**

The scheme-wise position limit / disclosure requirements shall be –

- a. For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a mutual fund shall not exceed the higher of:
  - 1% of the free float market capitalization (in terms of number of shares), OR
  - 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts)
- b. This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.

## II. Illustrations

### 1. Arbitrage

Buy 1000 stocks of Company A at Rs 100 and sell the equivalent of stocks future of the Company A at Rs 101.

i. **Market goes up and the stock end at Rs 150.**

At the end of the month the future expires automatically:

At the settlement date we assume that future price = closing spot price = Rs 150

- a. Gain on stock is  $1000 \times (150 - 100) = \text{Rs } 50000$
  - b. Loss on future is  $1000 \times (101 - 150) = \text{Rs } (49000)$
- Then gain realized is  $50\,000 - 49\,000 = \text{Rs } 1000$

ii. **Market goes down and the stock end at Rs 50.**

At the end of the month the future expires automatically:

At the settlement date we assume that future price = closing spot price = Rs 50

a. Loss on stock is  $1000 \times (50 - 100) = \text{Rs } - 50000$

b. Gain on future is  $1000 \times (101 - 50) = \text{Rs } 51000$

Then gain realized is  $51000 - 50000 = \text{Rs } 1000$

## 2. Unwinding an arbitrage position

Buy 1000 stocks of Company A at Rs 100 and sell the equivalent of stocks future of the Company A at Rs 101.

The market goes up and at some point of time during the month the stock trades at Rs 150 and the future trades at Rs 149 then we unwind the position:

i. Buy back the future at Rs 149: loss incurred is  $(101 - 149) \times 1000 = \text{Rs } - 48000$

ii. Sell the stock at Rs 150: gain realized:  $(150 - 100) \times 1000 = \text{Rs } 50000$

Net gain is  $50000 - 48000 = \text{Rs } 2000$

## 3. Roll over the futures

We keep the stocks position. If the stocks level is at Rs 150 close to the expiry the stock future is close to Rs 150 as well. Then if the actual stock future is below the next month stock future, we roll over the future position to the next expiry

i. Stock future next month is at Rs 151

ii. Stock future actual month is at Rs 150

iii. Then sell future next month at Rs 151 and buy back actual future at Rs 150 => gain of  $1000 \times (151 - 150) = \text{Rs } 1000$  and the arbitrage is continuing.

In case, the future price trades at discount to spot price (any time during the period till the expiry date) then the original position will be squared by buying the future and selling the spot market position.

## 4. Multi option arbitrage

For a given Index:

Buy 1,000 Index Futures at Rs 100

Sell 1,000 European Call options, Strike price 100 at Rs 10

Buy 1,000 European Put options, Strike price 100 at Rs 8

### i. Market goes up and the Index ends at Rs 150.

At the end of the month, the In-The-Money Call options are exercised automatically (at the settlement date we assume that the In-The-Money Call price = closing spot price = Rs 150). Put options will not be exercised.

a. Gain on index futures is  $1,000 \times (150 - 100) = \text{Rs } 50,000$

b. Loss (cost of) Put option is  $1000 \times (8) = \text{Rs } 8,000$

c. Loss on Call is  $1,000 \times (50 - 10) = \text{Rs } 40,000$

d. Net Gain is Rs. 2,000 ( $50,000 - 8,000 - 40,000$ )

### ii. Market goes down and the Index ends at Rs 50.

At the end of the month, the In-The-Money Put options are exercised automatically (at the settlement date we assume that the In-The-Money Put price = closing spot price = Rs 50). Call option will not be exercised.

a. Loss on index futures is  $1,000 \times (50 - 100) = \text{Rs } - 50,000$

b. Gain on Call is  $1,000 \times 10 = \text{Rs } 10,000$

c. Gain realized on Put is  $1000 \times (50 - 8) = \text{Rs } 42,000$

d. Then gain realized is Rs 2,000 (42,000 + 10,000 -50,000)

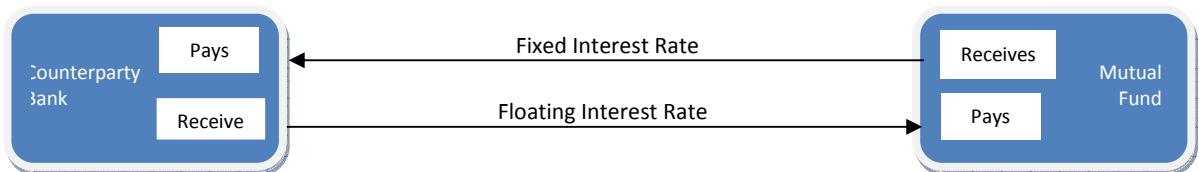
**5. Risk factors applicable Arbitrage, Unwinding the arbitrage position, Roll over the futures, Multi option arbitrage strategy:**

- Lack of opportunity available in the market.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place
- While future market are typically more liquid than underlying cash market, there can be no assurance that ready liquidity would exit at all point in time for scheme to purchase and close out specific future contract.
- In case of arbitrage, if futures are allowed to expire with corresponding buy/sell in cash market, there is a risk that price at which futures expires, may/may not match with the actual cost at which it is bought/sold in the cash market in last half an hour of the expiry day (Weighted average price for buy or sell).

**6. Illustration: Interest Rate Swap (IRS)**

Assume that a Mutual Fund has INR 10 crore, which is to be deployed in overnight products for 7 days. This money will be exposed to interest rate risk on daily basis. The fund can buy an Interest Rate Swap receiving fixed interest rate and paying NSE MIBOR.

The deal will be as under:



The cash flows on a notional principal amount of Rs. 10 crores would be-

	Principal	NSE MIBOR	Interest	Amount	Rs. In Crore
<b>Day 1</b>		10.0000	8.10%	.0022192	<b>10.00221918</b>
<b>Day 2</b>		10.00222	8.20%	.0022466	<b>10.00446575</b>
<b>Day 3</b>		10.00447	8.30%	.002274	<b>10.00673973</b>
<b>Day 4 (for 2 days)</b>	Saturday	10.00674	8.15%	.0044658	<b>10.01120548</b>
<b>Day 5</b>	Sunday		Holiday		
<b>Day 6</b>		10.01121	8.40%	.0023014	<b>10.01350685</b>
<b>Day 7</b>		10.01351	8.50%	.0023288	<b>10.01583562</b>
<b>Floating Interest Payable</b>					<b>.0158356164</b>
<b>Fixed Interest Receivable</b>					<b>.0167808219</b>
<b>Net Receivable for Mutual Fund receiving fixed</b>					<b>.0009452055</b>

In this example Mutual Fund stands to gain by receiving fixed rates. As the NSE MIBOR floating rate is decided daily, in adverse scenario, the Mutual Fund may have to pay the difference.

The counter-party providing Swap, Options, Forward Rate Agreements (FRAs) will do the same at a cost.

## 7. Risk factors applicable for Interest rate swaps strategy

Risk Factor: The risk arising out of uses of the above derivative strategy as under:

- Lack of opportunities available in the market.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Interest rate swaps require the maintenance of adequate controls to monitor the transactions entered into, the ability to forecast failure of another party (usually referred to as the 'counter party') to comply with the terms of the derivatives contract.

### III. Methods to tackle these risks:

1. Hedging will not be done on a carpet basis but based on a view about interest rates, economy and expected adverse impact.
2. Limits of appropriate nature will be developed for counter parties
3. Such an exposure will be backed by assets in the form of cash or securities adequate to meet cost of derivative trading and loss, if any, due to unfavorable movements in the market.

### IV. The losses that may be suffered by the investors as a consequence of such investments:

1. As the use of derivatives is based on the judgment of the Fund Manger, the view on market taken may prove wrong resulting in losses.
2. The upside potential of investments may be limited on account of hedging which may cause opportunity losses.

### V. The use of derivatives for hedging will give benefit of:

1. Curtailing the losses due to adverse movement in interest rates
1. Securing upside gains at cost

## H. PORTFOLIO TURNOVER

The Portfolio Turnover is defined as the lower of the value of purchases or sales as a percentage of the average corpus of the Scheme during a specified period of time. The Asset Management Company does not have a policy statement on portfolio turnover. Generally, the Asset Management Company's portfolio management style is conducive to a low portfolio turnover rate. However, given the nature of the Scheme which follows a monthly cycle or rollover / positions the portfolio turnover is expected to be high. Further, there are trading opportunities that present themselves from time to time. These trading opportunities may be due to trading opportunities in equities, changes in interest rate policy by the Reserve Bank of India, shifts in the yield curve, credit rating changes or any other factors where in the opinion of the fund manager there is an opportunity to enhance the total return of the portfolio. It will be the endeavour of the fund manager to keep portfolio turnover rates as low as possible.

## I. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

### (i) Type of the Scheme

An Open Ended Equity Scheme

### (ii) Investment Objective

The objective of the scheme would be to provide investors with opportunities for long-term growth in capital through investments in equity and equity related instruments. The Scheme will invest in stocks which are the constituents of SGI WISE India Index, an index based on a quantitative model.

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

- Main Objective – Growth
- Investment pattern - The indicative portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations is as follows:

90 – 100 % in Equities and equity related instruments and 0 -10 % in Debt and Money market instrument

### (iii) Terms of Use

- **Liquidity Provisions:** Liquidity provisions such as repurchase/redemption of units - Being an open ended Scheme under which Sale and Repurchase of Units will be made on continuous basis by the Mutual Fund.
- **Aggregate Fee and Expenses**  
Would be restricted to the ceilings of recurring expenses stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulation. The fee and expenses proposed to be charged by the scheme is detailed in Section Fee and Expenses.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustee shall ensure that no change in the fundamental attributes of the Scheme there under or the trust or fee and expenses payable or any other change which would modify the Scheme and affect the interests of unit holders is carried out unless: -

- A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load

### J. BENCHMARK

The Scheme will be benchmark against CNX 100.

The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the scheme.

The Trustees reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the scheme is available.

### K. FUND MANAGER OF THE SCHEME

Mr. Arun Agarwal is the fund manager for the Scheme.

Name of the Fund Manager	Educational Qualifications	Experience
<b>Mr. Arun Agarwal</b>  <b>Age – 35 Years</b>	B Com, ACA	More than 9 years in Equity, Money Market, Internal Audit. Past experiences: <ul style="list-style-type: none"> <li>• Treasury Back office supervision at ICICI Bank (Dec 05 to June 06)</li> <li>• Dealing - UTI MF (Jan 03 to Dec 05)</li> <li>• Internal Audit - UTI MF (August 98 to Dec 02)</li> </ul> Mr. Arun Agarwal is an Equity Dealer at SBIMF and in addition is managing:

		- Magnum Index Fund - SBI Arbitrage Opportunities Fund
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## L. INVESTMENT RESTRICTIONS

The investment policies of the scheme comply with the rules, regulations and guidelines laid out in SEBI (Mutual Funds) Regulations, 1996. As per the Regulations, specifically the Seventh Schedule, the following investment limitations are applicable to schemes of Mutual Funds.

1. The scheme shall not invest more than 15% of its NAV in debt instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 20% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of Asset Management Company. Such limit shall not be applicable for investments in government securities and money market instruments. Also investment within such limit can be made in mortgaged-backed securitized debt, which is rated not below investment grade by a credit rating agency registered with the Board.
2. The Scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the Scheme. All such investments shall be made with the prior approval of the Board of Trustees and the Board of Asset Management Company. Further, the aforesaid investment limits are applicable to all debt securities which are issued by public bodies/institutions such as electricity boards, municipal corporations, state transport corporations etc guaranteed by either state or central government. Government securities issued by central/state government or on its behalf by the RBI are exempt from the above referred investment limits.

No mutual fund scheme shall invest more than thirty percent of its net assets in money market instruments of an issuer:

Provided that such limit shall not be applicable for investments in Government securities, treasury bills and collateralized borrowing and lending obligations.”

3. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.
4. The Fund Schemes shall not own more than 10% of any company's paid up capital carrying voting rights or such percentage as may be stipulated by SEBI from time to time.
5. Transfer of investments from one scheme to another scheme, including this scheme, under the Mutual Fund shall be allowed only if :
  - a) Such transfers are done at the prevailing market price for quoted securities on spot basis; explanation - “spot basis” shall have the same meaning as specified by the stock exchange for spot transactions, and
  - b) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
6. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities (except in case of derivatives) and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction or engage in badla finance.
7. The scheme shall provide that the securities be purchased or transferred in the name of the Mutual Fund for the relevant scheme, wherever the investments are intended to be of a long-term nature.
8. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the Board. Further, SEBI vide its circular SEBI/IMD/CIR No.7/129592/08 dated June 23, 2008 has clarified that SEBI circular no. SEBI/IMD/CIR No.1/91171/07 dated April 16, 2007 on Parking of Funds in Short Term Deposits of Scheduled Commercial Banks by Mutual Funds – Pending Deployment shall not apply to term deposits placed as margins for trading in cash and derivatives market

9. The assets of the scheme shall not in any manner be used in short selling or carry forward transactions.
10. The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
11. The mutual fund will enter into derivatives transactions in recognized stock exchange for the purpose of hedging and portfolio balancing, in accordance with the guidelines issued by the Board.
12. The scheme shall not make any investment in;
  - a) any unlisted security of an associate or group company of the sponsor; or
  - b) any security issued by way of private placement by an associate or group company of the sponsor; or
  - c) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
13. The scheme shall not invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company and shall not invest more than 5% of its NAV in the unlisted equity shares or equity related instruments.
14. The scheme shall not make any investment in any Fund of Funds scheme.

#### **M. PAST PERFORMANCE OF THE SCHEME**

This scheme is a new scheme and does not have any performance track record.

#### **N. INVESTMENTS OF AMC IN THE SCHEME**

The AMC may invest in the scheme, such amount, as they deem appropriate. But the AMC shall not be entitled to charge any management fees on this investment in the scheme. Investments by the AMC will be in accordance with Regulation 24(3) of the SEBI (MF) Regulations, 1996 which states that:

"The asset management company shall not invest in any of its schemes unless full disclosure of its intention to invest has been made in the Scheme Information Document (SID), provided that the asset management company shall not be entitled to charge any fees on its investment in the scheme."

#### **O. INVESTMENTS IN OTHER SCHEMES**

According to the Clause 4 of Schedule 7 read with Regulation 44(1), of the SEBI (MF) Regulations, 1996:

"A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investments made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund."

### III. UNITS AND OFFER

This section provides details you need to know for investing in the scheme.

#### A. NEW FUND OFFER (NFO)

<p>New Fund Offer Period</p> <p>This is the period during which a new scheme sells its units to the investors.</p>	<p>NFO opens on:</p> <p>NFO closes on:</p> <p>The Trustees reserves the right to extend the closing date, subject to the condition that the NFO shall not be kept open for more than 30 days.</p>
<p>New Fund Offer Price:</p> <p>This is the price per unit that the investors have to pay to invest during the NFO.</p>	<p>Rs. 10/- per unit</p>
<p>Minimum Amount for Application in the NFO</p>	<p>Rs. 10,000/- and in multiples of Rs. 1/- thereafter</p> <p>The Trustees reserves the right to alter the minimum subscription amount under the scheme.</p>
<p>Minimum Target amount</p> <p>This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 6 weeks, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of six weeks from the date of closure of the subscription period.</p>	<p>Rs. 30 Crore</p>
<p>Maximum Amount to be raised</p>	<p>No upper limit.</p>
<p>Plans / Options offered</p>	<p>SBI WISE Fund is an open-ended scheme offering investor two options for investment - Dividend option and Growth option. The Dividend option would endeavour to declare dividends subject to the availability of distributable surplus and at the discretion of the Fund Manager subject to the approval of the Trustees. The Growth option would not declare dividends and returns in this option would be through capital appreciation only. Both options however may declare bonus units subject to the availability of distributable surplus. Both the options would be maintained as a common portfolio.</p> <p>The Unit holders may reinvest any dividend due to them, at no sales charge by indicating at the appropriate place in the application form. The dividend reinvestment may be cancelled on receipt of a request from the Unit holders for the same.</p> <p>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.</p>

<p>Dividend Policy</p>	<p>The Trustee reserves the right to declare dividends under the dividend option of the Scheme depending on the net distributable surplus available under the Scheme.</p> <p>The procedure and manner of payment of dividend shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006 as amended from time to time.</p>
<p>Allotment</p>	<p>Allotment will be made to all applicants in the new fund offer provided the applications are complete in all respects and are in order. The allotment will be completed within 30 days after the closure of New Fund Offer.</p> <p>Investors will be issued a Unit Statement of Account in lieu of Unit Certificates. Dispatch of Unit statements of account will be made as soon as possible. If an investor specifically requests the Registrars in writing for issue of a Unit Certificate, the Unit Certificates shall be sent to the investor within 6 weeks of receipt of request as stipulated under SEBI Regulation 36.</p>
<p>Refund</p>	<p>If application is rejected, full amount will be refunded within 6 weeks of closure of NFO. If refunded later than 6 weeks, interest @ 15% p.a. for delay period will be paid and charged to the AMC.</p>
<p>Who can invest</p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> <li>• Indian resident adult individuals, either singly or jointly (not exceeding three);</li> <li>• Minor through parent / lawful guardian; (please see the note below)</li> <li>• Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;</li> <li>• Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds;</li> <li>• Partnership Firms constituted under the Partnership Act, 1932;</li> <li>• A Hindu Undivided Family (HUF) through its Karta;</li> <li>• Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>• Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis;</li> <li>• Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis;</li> <li>• Army, Air Force, Navy and other para-military funds</li> </ul>

	<p>and eligible institutions;</p> <ul style="list-style-type: none"> <li>• Scientific and Industrial Research Organisations;</li> <li>• Provident / Pension / Gratuity and such other Funds as and when permitted to invest;</li> <li>• International Multilateral Agencies approved by the Government of India / RBI; and</li> <li>• The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).</li> <li>• A Mutual Fund through its schemes, including Fund of Funds schemes.</li> </ul> <p>Note: Minor can invest in any scheme of SBI Mutual Fund through his/her guardian only. Minor Unit Holder on becoming major may inform the Registrar about attaining majority and provide his specimen signature duly authenticated by his banker as well as his details of bank account and PAN (if required) to enable the Registrar to update their records and allow him to operate the Account in his own right.</p> <p><b>Notes :</b></p> <ol style="list-style-type: none"> <li>1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.</li> <li>2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases.</li> </ol> <p><b>Applications not complying with the above are liable to be rejected.</b></p> <ol style="list-style-type: none"> <li>3. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.</li> </ol>
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	<p><b>Who cannot invest</b></p> <p>It should be noted that the following entities cannot invest in the scheme(s) :</p> <ol style="list-style-type: none"> <li>1. Any individual who is a Foreign National</li> <li>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).</li> </ol> <p>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.</p> <p>Subject to the Regulations, any application for 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 Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the 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 Unit holders to accept such an application.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application.</p> <p><b>Defective applications liable for rejection</b></p> <p>Applications not complete in any respect are liable to be rejected. In the event of non-allotment of Units, no interest will be paid on the money refunded. In case of any representation to the Trustees against the disqualification of any application, the decision of the Trustees will be final.</p>
<p>Where can you submit the filled up applications.</p>	<p>Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID.</p>

How to Apply	<p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications.</p> <p>SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction.</p> <p>Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIMF Investor Service Centers/Investor Service Desks, SBI MF Corporate Office or other such collecting centers as may be designated by AMC. The application amount in cheque or Demand Draft shall be payable to “<b>SBI WISE FUND</b>” The Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stockinvests or cash will be accepted</p>
Listing	Units of the Scheme is not listed in any Stock Exchange
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable
Special Products / facilities available during the NFO	SIP/ STP/ SWP is not available during the NFO
Restrictions, if any, on the right to freely retain or dispose of units being offered.	Not Applicable

## B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period</p> <p>This is the date from which the scheme will reopen for redemptions after the closure of the NFO period.</p>	<p>The Scheme will open for subscription with effect from _____.</p>
<p>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors</p> <p>This is the price you need to pay for purchase/switch-in.</p> <p>Example: If the applicable NAV is Rs. 10, entry load is 2% then sales price will be:  <math>Rs. 10 * (1+0.02) = Rs. 10.20</math>  <b>1.</b></p>	<p>On an ongoing basis, Units under the scheme(s) will be offered for sale on all business days at applicable NAV.</p>
<p>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions/switch outs.</p> <p>Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be:  <math>Rs. 10 * (1-0.02) = Rs. 9.80</math></p>	<p>The Units purchased under this scheme can be sold back to the fund on any business day and would be subject to the exit load structure as mentioned in the Scheme Information Document. For applications received at the Registrar’s Office, SBIFMPL Investor Service Centers/Investor Service Desks or SBIFMPL Corporate Office on any business day, the repurchase price will be based on the applicable NAV. In case the offices of the AMC or the registrars or the Banks are</p>

	<p>closed for any reason the repurchase date will be taken as the date of the next business day.</p> <p>The repurchased Units will be extinguished and will not be reissued. The Unit holder may request the redemption of a specified rupee amount or a specified number of Units. The redemption would be permitted to the extent of the credit balance in the Unit holder's account. The number of Units redeemed will be equal to the amount redeemed divided by the applicable repurchase price. The number of Units redeemed will be subtracted from the Unit holder's account and a revised account statement will be issued to the Unit holder. Units purchased by cheque cannot be redeemed till the cheque is cleared.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>Cut-off time for subscriptions / redemptions/ switches: 3.00 pm</p>
<p>Where can the applications for purchase/redemption switches be submitted?</p>	<p>For submitting the applications for purchase/ redemption please see the official points of acceptance given on last page.</p>
<p>Minimum amount for purchase</p>	<p>Rs. 10,000/- and in multiples of Re. 1/- thereafter.</p> <p>For investors opting for Systematic Investment Plan (SIP), the minimum amount of subscription per application is Rs. 12,000/-.</p> <p>The Mutual Fund reserves the right to alter the minimum subscription amount under the scheme.</p>
<p>Additional amount for purchase</p>	<p>Rs. 1000/- and in multiples of Re.1 thereafter</p>
<p>Minimum amount for redemption/switches</p>	<p>The minimum amount of repurchase is Rs. 1000/- or 100 Units whichever is lower.</p>
<p>Minimum balance to be maintained and consequences of non maintenance.</p>	<p>If as a result of repurchase the balance in the account of an investor falls below minimum redemption amount, the fund will reserve the right to compulsorily redeem the account completely at applicable repurchase price.</p>
<p>Special Products</p>	<p><b>(i) Systematic Investment Plan</b></p> <p>Under SIP, a minimum of Rs. 2000 can be invested every month for six months / Rs. 1000 every month for a year / Rs. 3000 per quarter for atleast one year and in multiples of Rs. 100/- by indicating in the application form or by issuing advance instructions to the Registrars at any time.</p> <p>For individual investors, the fund offers a Systematic Investment Plan (SIP) at all our Investor Service Center locations. Under this Facility, an investor can invest a fixed amount. The minimum amount of investment for SIP transactions is Rs. 12,000 (aggregate) either through Rs. 1000 per month (for 12 months) or Rs. 2000 per month (for 6 months). or Rs. 3000 per quarter (for 12 months) 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.</p>

	<p>Investors must indicate their choice on their application form in the box provided for the purpose. The post-dated cheques must be dated the 5th/15th/25th of every month and drawn in favour of the scheme as specified in the application form and crossed "Account Payee Only". The application may be mailed to the Registrars directly or submitted at any of the Investor Service Centers. The amount will be invested in the scheme at applicable NAV on the date of SIP. 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. An intimation of the allotment will be sent to the investor. The investor may terminate the facility after giving at least three weeks' written notice to the Registrar. For all payments made by cheques, the date of realization of a cheques will be taken as the date of investment and the amount invested will be deemed to be the amount realized net of bank charges (if any).</p> <p><b>Subscription to SIP through ECS</b></p> <p>List of Cities for SIP Auto Debit Facility : Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhilwara, Bhopal, Bhubaneshwar, Bijapur, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Goa, Gorakhpur, Gulbarga, Guwahati        Gwalior, Haldia, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udipi, Varanasi, Vijaywada, Vizag</p> <p><b>List of Direct Debit Banks</b> (All core branches): Axis Bank, Bank of Baroda, Bank of India, HDFC Bank, IDBI Bank, Indus Ind Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of India (including State Bank of Saurashtra), State Bank of Mysore, State Bank of Patiala, State Bank of Hyderabad)</p> <p>The AMC has the discretion to include more cities/remove cities from the above list offering the Easy Pay Facility at any time. Completed application form, SIP Auto debit mandate form and the first cheque should be submitted at least 30 days before the transaction date. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account for Easy Pay Facility</p> <p>The application form, mandate form along with the cancelled cheque / photocopy of the cheque should be sent to Investor Service Center/Investor Service Desk or designated collection centers of the Registrar.</p>
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	<p>Existing investors are required to submit only the SIP Auto Debit mandate form indicating the existing folio number and the investment details as in the SIP Auto debit form along with the first cheque and the Cancelled cheque / Photocopy of the cheque.</p> <p><b>Post Dated Cheques</b></p> <p>On an ongoing basis, Investors can subscribe to SIP facility by submitting completed application forms along with post dated cheques. Entry into SIP can be on any date. However investor has to select SIP cycle of 5th / 15th / 25th. A minimum 15 days gap needs to be maintained between SIP entry date and SIP cycle date. Subsequent post dated cheques must be dated 5th/15th/25th of every month drawn in favour of the scheme as specified in the application form and crossed "Account Payee Only". The application may be mailed to the Registrars directly or submitted at any of the Investor Service Centers. The number of Units allotted to the investor will be equal to the amount invested during the month divided by the Sale Price for that day. An intimation of the allotment will be sent to the investor. The investor may terminate the facility after giving at least three weeks' written notice to the Registrar.</p> <p>Investment through PDCs will only be accepted with banks where the AMC does not have direct debit arrangement / ECS facility.</p> <p><b>(ii) Systematic Withdrawal Plan</b></p> <p>Under SWP, a minimum of Rs. 500 can be withdrawn every month or quarter by indicating in the application form or by issuing advance instructions to the Registrars at any time. SWP entails redemption of certain number of Units that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes. A minimum balance of 25% of the net assets should be maintained in the investment account under all conditions failing which the balance amount in the investor's folio maybe compulsorily redeemed by the Mutual Fund.</p> <p><b>(iii) Systematic Transfer Plan</b></p> <p>Systematic Transfer Plan 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 investments applicable for each scheme under SIP would be applicable to STP. Completed application form for STP should be submitted at least 7 days before the transaction date. STP facility would allow investors to transfer a predetermined amount or units from one scheme of the Mutual Fund to the other. The transfer would be effected on any business day as decided by the investor at the time of opting for this facility. STP would be permitted for a minimum period of six months</p>
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	<p>between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business day, if the date of first transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice to the Registrars.</p>
<p><b>Accounts Statements</b></p>	<ul style="list-style-type: none"> <li>• Investors will be issued a Account Statement in lieu of Unit Certificate. Dispatch of Account Statement will be made as soon as possible but not later than 30 days from the date of close of NFO and within 10 Business Days after the Schemes opens on continuous basis or as within the time limit as specified under SEBI (Mutual Funds) Regulations, 1996.</li> <li>• For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.</li> <li>• The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&amp;T. If an investor specifically makes a request in writing for issue of a Unit Certificate, the Unit Certificate shall be sent to the investor within 6 weeks of receipt of request as stipulated under SEBI Regulation 36.</li> </ul> <p><b>For SIP / STP transactions;</b></p> <ul style="list-style-type: none"> <li>• Account Statement for SIP and STP will be despatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter.</li> <li>• A soft copy of the Account Statement shall be mailed to the investors under SIP/STP to their e-mail address on a monthly basis, if so mandated.</li> <li>• However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer.</li> <li>• In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of such request without any charges.</li> </ul> <p><b>Annual Account Statement:</b></p> <ul style="list-style-type: none"> <li>• The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement,</li> <li>• The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.</li> <li>• Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.</li> </ul>

Dividend	The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. Investors residing in such places where Electronic Clearing Facility is available will have the option of receiving their dividend directly into their specified bank account through ECS. In such a case, only an advice of such a credit will be mailed to the investors.
Repurchase	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.
Delay in payment of redemption / repurchase proceeds	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
Switchover facility	Unit holders under the scheme will have the facility of switchover between the two Options in the scheme at NAV. Switchover between this scheme and other schemes of the Mutual Fund would be at NAV related prices. At the time of switchover, the investors will be required to surrender Statement of Accounts. Switchovers would be at par with redemption from the outgoing option/Plan/scheme and would attract the applicable tax provisions and load at the time of switchover.
Loan facility	<p>Unit holders can obtain loan against their Units from any bank, subject to relevant RBI regulations and the respective bank's instructions, by getting a lien registered / recorded with the Registrars.</p> <p>Unit holders who have borrowed against their Units by recording a lien against their holding can avail of repurchase facility only after the receipt of instructions from the concerned lender that the loan has been repaid in full and the lien can be discharged. In case such an instruction is not received, the lender can apply for redemption in his favour. In such a case, the Mutual Fund reserves the right to redeem the Units in favour of the concerned lender after giving 15 days notice to the Unit holder.</p>
Scheme to be binding	The Trustees may, from time to time, add to or otherwise vary or alter all or any of the features or terms of the scheme, with prior approval of SEBI and the Unit holders in accordance with SEBI Regulations, and the same shall be binding on each Unit holder and any person(s) claiming through or under it, as if each Unit holder or such person(s) expressly agreed that such features or terms should be so binding.

### C. PERIODIC DISCLOSURES

<b>Net Asset Value</b>	NAV of the Scheme would be computed and declared on all business day. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a>
This is the value per unit of the scheme on a particular day. You	

can ascertain the value of your investments by multiplying the NAV with your unit balance.	and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .  The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) by 9.00 p.m.		
Half yearly Disclosures: Portfolio / Financial Results  This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.	SBI Mutual Fund shall publish a complete statement of the scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located.		
Half Yearly Results	SBI Mutual Fund and Asset Management Company shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the mutual fund is situated.		
Annual Report	Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unit holders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.		
Associate Transactions	Please refer to Statement of Additional Information (SAI).		
Taxation  The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.		<b>Resident Investors</b>	<b>Mutual Fund</b>
	Tax on Dividend	Nil, in the hands of investors	Nil
	Capital Gains:		
	Long Term	Exemption in case of redemption of units where STT is payable on redemption [u/s 10(38)]	Nil
Short Term	15% on redemption of units where STT is payable on redemption (u/s 111A)	Nil	
	<b>For further details on taxation please refer to the clause on Taxation in the SAI</b>		
Investor services	Details of Investor Relations Officer of the AMC: Name: C.A. Santosh Address: SBI Funds Management Pvt. Ltd., 701-703, Raheja Center, Nariman Point, Mumbai 400021. Telephone number: 022 - 43511611 e-mail: <a href="mailto:customercare@sbimf.com">customercare@sbimf.com</a>		

#### D. COMPUTATION OF NAV

NAV of the Scheme shall be computed and declared on every business day. The NAV under the Scheme would be rounded off to two decimals as follows or such other formula as may be prescribed by SEBI from time to time:

$$\text{NAV} = \frac{\text{Market or Fair Value of Scheme's investments} + \text{Current Assets} - \text{Current Liabilities and Provision}}{\text{No of Units outstanding under Scheme on the Valuation Date}}$$

NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on [www.sbimf.com](http://www.sbimf.com) and [www.amfiindia.com](http://www.amfiindia.com).

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 p.m. on daily basis. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

Further, as per SEBI Regulations, the repurchase price shall not be lower than 93% of the NAV and the sale price shall not be higher than 107% of the NAV and the difference between the repurchase price and sale price shall not exceed 7% on the sale price.

#### IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the Scheme. The information provided under this section seeks to assist the investor in understanding the expense structure of the Scheme and types of different fees / expenses and their percentage that the investor is likely to incur on purchasing and selling the Units of the Scheme.

##### A. NEW FUND OFFER (NFO) EXPENSES

As per SEBI Regulations, initial issue expenses will not be charged to the Scheme and will be borne by AMC.

##### B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 2.50 % of the weekly average net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website [www.sbimf.com](http://www.sbimf.com). The fees and expenses of operating the Scheme on an annual basis, expressed as a percentage of the amount of the scheme's weekly average net assets, are estimated as follows:

:

Particulars	% of Net Assets
Investment Management and Advisory fees	1.25%
Trustee fee	0.01%
Custodian fee	0.04%
Registrar fee	0.15%
Marketing & distribution expenses and Investor communication	0.80%
Other expenses	0.25%
TER	2.50%

Index licensing fee will be borne by the SBI Funds Management P. Ltd. (AMC) from the Investment Management fee and will not be charged to the scheme.

The AMC reserves the right to increase and decrease the fee within the ceilings prescribed under SEBI Regulations. The above annual recurring expenses are only the estimates and the actual expenses may vary from the above estimates but will be restricted to the ceilings of recurring expenses stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulations, 1996, which are as follows:

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations. However, as per regulation 52 of SEBI (MF) Regulations, following maximum limits are applicable to the scheme:

Category of expense	Ceilings as per SEBI
Investment management & advisory fee to be charged by the AMC.	Subject to the following ceilings : i) Not exceeding 1.25% of the average weekly net assets of the scheme outstanding in the year as long as the net assets do not exceed Rs. 100 crores and ii) 1% of the amount in excess of Rs. 100 crores where net assets so calculated exceed Rs. 100 crores
Fees and expenses of Trustees	0.01% of the average weekly net assets, subject to a minimum of Rs. 15 lakhs to be allocated across all schemes of the fund.
Custodian fee	On actuals, within the overall ceiling mentioned below
Registrar Services for transfer of units sold or redeemed	On actuals, within the overall ceiling mentioned below
Brokerage & Transaction cost	On actuals, within the overall ceiling mentioned below
Audit fees	On actuals, within the overall ceiling mentioned below
Marketing & selling expenses, including agent commission, if any	On actuals, within the overall ceiling mentioned below.
Cost of investor communication & statutory advertising	On actuals, within the overall ceiling mentioned below
Cost of providing account statements & dividend redemption warrants	On actuals, within the overall ceiling mentioned below
Cost of fund transfer from location to location	On actuals, within the overall ceiling mentioned below
Insurance premium paid by the fund	On actuals, within the overall ceiling mentioned below
Winding up costs	On actuals, within the overall ceiling mentioned below
Total Expenses charged to the scheme	Subject to the following limits: i) 2.50% on the first Rs.100 cr. of average weekly net assets. ii) 2.25% on the next Rs.300 cr. of average weekly net assets. iii) 2.00% on the next Rs.300 cr. of average weekly net assets. iv) 1.75% on the balance of the average weekly net assets.

The purpose of the table is to assist the investor in understanding the various costs and expenses that an investor will bear directly or indirectly. Any expenses incurred in the excess of above overall limits will be borne by the AMC.

### C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC ([www.sbimf.com](http://www.sbimf.com)) or contact your distributor.

The following table illustrates the expenses that the investors will incur on their purchases/ sales of Units during the continuous offer (including Systematic Investment Plan) under this scheme:

Load	As a % of the NAV
Entry Load	Nil
Exit Load	1% if exit within 1 year from the date of allotment

Bonus units and units issued on reinvestment of dividends shall not be subject to entry and exit load.

The AMC reserves the right to introduce a load structure, levy a different load structure or remove the load structure in the scheme at any time after giving notice to that effect to the investors through an advertisement in an English language daily that circulates all over India as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated.

As per SEBI Regulations, Of the exit load or CDSC charged to the investor, a maximum of 1% of the redemption proceeds shall be maintained in a separate account which can be used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Any balance shall be credited to the scheme immediately.

The investor is requested to check the prevailing load structure of the scheme before investing.

For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centers.

Any imposition or enhancement in the load shall be applicable on prospective investments only. However, AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of dividend for existing as well as prospective investors. At the time of changing the load structure, the mutual fund may consider the following measures to avoid complaints from investors about investment in the schemes without knowing the loads:

- 1) The addendum detailing the changes may be attached to Scheme Information Documents and key information memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.
- 2) Arrangements may be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centers and distributors/brokers office.
- 3) The introduction of the exit load/ CDSC along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load/CDSC.
- 4) A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
- 5) Any other measures which the mutual funds may feel necessary.

In accordance with SEBI Regulations, the repurchase price will not be lower than 93% of the NAV and the sale price will not be higher than 107% of the NAV, and the difference between sale price and repurchase price shall not exceed 7% of the sale price.

The investor is requested to check the prevailing load structure of the Scheme before investing.

#### V. RIGHTS OF THE UNITHOLDERS

Please refer to Statement of Additional Information for details.

## VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

Not applicable

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

There are no any monetary penalties imposed and/ or action taken by any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company;

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

There are no such instances

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

There are some ordinary routine litigations incidental to the business of the Fund amounting to Rs.23.93 lakh, and the following petition / summary suit against the Fund is pending in the court. Summary suit no: 3799 of 1996, filed by M/s Morarka Finance Limited is pending in the High Court of Juridicature at Bombay. The Plaintiff has filed the suit for recovery of Rs. 8.44 lacs together with interest being excess price paid by them in the equity buyback transaction relating to the shares of M/s Pumpasar Distilleries Limited.

Apart from this, following are the details of Penalties, pending litigation or proceedings, findings of inspection or investigations for which action may have been taken or initiated by any regulatory authority Against the AMC - SBI Funds Management private limited (SBIFMPL) in a capacity of Investment Manager to the SBI Mutual Funds:

- a. The case was filed at the High Court of Judicature at Bombay by M/s Morarka Finance Limited for recovery of Rs 8.44 lakhs together with interest being the excess price paid by them in equity buyback transaction relating to the shares of M/s Pampasar Distilleries Limited. M/s A.R. Bhole and Company. Advocates are defending the case on our behalf. The filling of our written statement was delayed. The last hearing in the matter took place on 28th March 2003 and we are allowed to file our written statement. The next hearing in the matter is awaited.
- b. SEBI have initiated an enquiry into the transactions in the shares of M/S Padmini Technologies Limited, during the period 2000-2001, which also covers an inquiry for the transaction made by SBI Mutual Fund in the shares of the Company.
- c. SEBI have initiated an investigation for the transactions in the shares of M/S Polaris Software Lab Limited, made during the period April 01, 2002 to May 31, 2002, made by SBI Mutual Fund
5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

Not Applicable

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

Date of Approval of the scheme by SBI Mutual Fund Trustee Company Private Limited on June 29, 2009

For and on behalf of the Board of Directors,

SBI Funds Management Private Limited  
(The Asset Management Company for SBI Mutual Fund)

Place: Mumbai  
Date: \_\_\_\_, 2009

sd/-  
Achal Kumar Gupta  
Managing Director

### SBIMF INVESTORS SERVICE CENTRES

**AHMEDABAD** : SBIMF Investors Service Centre, 4th floor, Zodiac Avenue, Opp Mayor Banglow, Near Law Garden, Ahmedabad - 380006, Tel: (079) 26423060/26423070, Cell:09825300439. **BANGALORE** : SBIMF Investors Service Centre, 1st floor, Block I, SBI, LHO, Campus, 65, State Bank Road, Opp. Museum Road Post Office, Bangalore - 560001, Tel: (080)2227 2284, 22122507/22123784 (D) Cell : 9845098692. **BHILAI** : SBIMF Investors Service Centre, F-7 Commercial Complex, Uttar Gangotri,Spuela, G.E. Road, Bhilai - 490 023, Tel : (0788) 4010955/2272344 /2273261, Cell : 09826163425. **BHUBANESHWAR** : SBIMF Investors Service Centre, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Janpath, Bhubaneshwar - 751001, Tel.: (0674) 2392401, Cell : 09861049874. **BHOPAL** : SBIMF Investors Service Centre, 133, Kay Kay Business Centre,, Above Citi Bank, M.P.Nagar Zone -I, Bhopal - 462011, Tel.: (0755) 4288277 /2557341 /4273 983 (telefax) Cell : 09826907341. **COIMBATORE** : SBIMF Investors Service Centre, 541, Above SBI RS Puram Branch, DB Road, R S Puram, Coimbatore - 641 002, Tel.: (0422) 2540666, 2541666, Cell: 09842229110. **CHANDIGARH** : SBIMF Investors Service Centre, State Bank Of India, Local Head Office, Sector - 17B, Chandigarh - 160017, Tel : (0172) 2709 728/2711 869, Cell : 09814108415. **CHENNAI** : SBI MF-Investor service centre, Flat 3C, 3RD Floor ,Chaitanya Centre, No 12/21, Khader Niwas Khan Road, Nungambakkam ,Chennai- 600006, Tel.: (044) 28333384/ 28333385/42317230, Cell : 09840084082. **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 / 2323489, Cell : 97463 11110. **GUWAHATI** : SBIMF Investors Service Centre, Sethi Trust Building, Unit-III, Above State Bank of India-GMC Branch, G.S.Road,Bhanganagarh,, Guwahati-781005, Tel.: (0361) 2463747, 2463704, Cell: 09864064799. **GOA** : SBIMF Investors Service Centre, 7, Ground Floor, Kamat Chambers, Opp. Neptune Hotel, Panaji Goa 403 001. Tel.: (0832) 2235283 / 6642475, Cell: 9822102690. **HYDERABAD** : SBIMF Investors Service Centre, 1st Floor, State Bank Of India, Local Head Office, Koti, Hyderabad - 500195, Tel: (040) 2475 6241 / 24756066, Cell: 09848014584. **INDORE** : SBIMF Investors Service Centre, 215-216 City Centre, 570 M G Road, Indore - 452 001, Tel : (0731) 2541141, 5045944, Cell :09926024522. **JAIPUR** : SBIMF Investors Service Centre, State Bank of India, Sanganeri Gate, Jaipur - 302001, Tel : (0141) 2567354 , 2574134, Cell : 09829067354. **KANPUR** : SBIMF Investor Service Centre, C/o SBI C&I Division-Main Branch, M.G. Road, Kanpur - 208001, Tel.: 0512-2331631. **KOLKATA** : SBIMF Investors Service Centre, 1, Middleton Street, Jeevandeep Bldg, 9th floor, Kolkatta - 700 001, Tel (033) 22882339/2341, 22882342, fax:228823389, Cell no:09830276959, 09836153081. **LUDHIANA** : SBIMF Investor Service Centre, C/o. State Bank of India, Civil Lines, Ludhiana - 141 001, Tel (0161) 2449 849 fax - 2443 167, Cell : 09814228415. **LUCKNOW** : SBIMF Investors Service Centre, 1st Floor "B" Wing, SBI Local Head Office, Moti Mahal Marg, Hazratganj, Lucknow - 226001, Tel.: (0522) 2201886, Cell :09839197078, 09839211339, 09839044110. **MUMBAI** : SBIMF Investors Service Centre, Ilaco House, 2nd Floor, P M Road, Fort, Mumbai - 400 001., Tel: 66532800s, Cell:0 9820234010. **NEW DELHI** : SBIMF Investors Service Centre, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi - 110001, Tel: (011) 2331 5058 / 2331 7262/2332 8715, Fax-23328740, Cell: 09814008415. **NAGPUR** : SBIMF Investor Service Centre, SBI Main Branch, S.V Marg, Kingsway, Nagpur-440001, Tel: 0712-2543123, Cell: 09422124962. **PATNA** : SBIMF Investors Service Centre, SBI Main Branch, West Gandhi Maidan, Patna - 800001, Tel: 0612- 2219232 ,3242047, Cell: 09835939767. **PUNE** : SBIMF Investors Service Centre, C/o SBI Personal Banking Branch Premises, Madhuri Kishor Chambers1st floor, Senapati Bapat Road,Pune - 411006, Tel : (9520) 25670961/25671524, Cell: 09325406913, 09371275500.**RANCHI** : SBIMF Investors Service Centre, C/o. State Bank Of India, Service Branch, Kutchery Road, Ranchi - 834 001, Tel : (0651) 2315 212, Cell : 09431109702. **SILIGURI** : SBIMF Investors Service Centre, State Bank Of India, Mangaldeep Building, Hill Cart Road, Siliguri - 734 401, Tel.: (0353) 2537 065, 2534206, Cell:09932024783.**SURAT** : SBIMF Investors Service Centre, C/o. State Bank of India, Parle Point, Ghod Dod Road, Surat-395007, Tel.: 0261 2462764, Cell : 09879508084. **VADODARA** : SBIMF Investors Service Centre, SBI Funds Management Pvt Ltd., 101-105, Glacier Complex, Near Pizza Inn Jetalpur Road, Vadodara - 390 007, Tel : (0265) 2323010, Cell: 09327283028. **VIJAYAWADA** : SBIMF Investors Service Centre, State Bank Of India, Station Road Branch, Vijayawada - 520003, Tel : (0866) 2578 215 / 2574113, Cell : 09849185254.

### SBIMF INVESTOR SERVICE DESKS

**AGRA** : SBIMF Investor Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI Main Branch, Chipitola, Agra - 282001, Tel. : 0562-3255061,0562 4008091, Cell : 09759005993. **AJMER** : SBIMF Investor Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI Special Branch, Ajmer - 305001, Tel.: 0145-2426284, Cell: 09829067357. **AMRITSAR** : SBIMF Investors Service Desk, C/o State Bank of India, Personal Banking Branch, SCO 3, LAWRENCE ROAD, AMRITSAR-143001, Cell: 09855008415, Tel.: 0183-2221755. **AURANGABAD** : SBIMF Investors Service Desk, C/o State Bank Of India, Personal Banking Branch, Jaggi Building, Kranti Chowk, Aurangabad - 431005, Tel.: 0240-2353178/2340621, Cell: 9890014781/9370014781. **ALLAHABAD** : SBIMF Investors Service Desk, C/o SBI Main Br., Opp. Police Line, Allahabad -211006, Cell: 098 38 070470 : **BELGAUM**: SBIMF Investors Service Desk,c/o SBI Main Branch, Near Railway Station Camp, Belgaum-59001, Tel:0831-2422463,Cell : 09980972463. **BHATINDA**: SBIMF Investors Service Desk,C/o State Bank of India, 1<sup>st</sup> Floor,A.D.B.Branch, Guru Kashi Marg, Bhatinda-151001 Cell:09914208415. **BHAVNAGAR** : SBIMF Investors Service Desk, C/o State Bank Of India, 2nd Floor, Diwan Para Road, Bhavnagar -364001, Cell: 09979920842. **CALICUT** : SBIMF Investors Service Desk, C/o SBI NRI Branch, 2nd Floor, Aydeed Complex, YMCA Cross Road, Calicut - 673001, Tel.: 0495-4020079,2768270, Cell: 9995806400. **DEHRADUN** : SBIMF Investors Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI Main Branch, 4, Convent Road, Dehradun, Tel.: 0135-2651719 Cell: 9412992892. **DHANBAD**: SBIMF Investors Service Desk, SBI Funds Management Pvt. Ltd.,C/o State Bank of India ,2 nd Floor, Main Branch, Bank More,Dhanbad -826001, Phone - 0326-2301545,Mob. No. 09304823015 . **DHARAMSHALA**: : SBIMF Investors Service Desk,Camp Office C/o State Bank of India, Regional Business Office Centre Point Building , Civil Line, Dharamshala Cell :09805344257.**DURGAPUR** : SBIMF Investors Service Desk, C/o State Bank of India ,City Centre Branch, Durgapur-713216, Cell : 09932241935. **GURGAON** : SBIMF Investors Service Desk, SBI Funds Management Pvt. Ltd., Vatika First India Place, Tower B, Grd.flr. Block A, , Sushant Lok Phase 1, Gurgaon - 122001, Tel.: 0124- 4083769, Cell.: 09810064560. **GWALIOR** : SBIMF Investors Service Desk, C/o. S.B.I., Gwalior Main Br., , Bara, Gwalior, 0751-2447272, Tel: 09425341377. **GHAZIABAD** :SBIMF Investors Service Desk, C/o, State Bank of India, Navyug Market, Ghaziabad - 201001, Tel: 0120-2797582, Cell: 09810122988. **GORAKHPUR** : SBIMF Investors Service Desk, C/o State Bank Of India, Gorakhpur Branch,, Bank Road, Gorakhpur (U.P.)

PIN-273001, Tel.: 0551-2203378, Cell: 09918001822. **HUBLI** : SBIMF Investors Service Desk, SBI Funds Management Pvt. Ltd., C/O State Bank Of India, P.B.No.7, 1st Floor, Keshwapur, Hubli - 580023, Tel.: (0836) 2368477, Cell: 09900136273. **FARIDABAD** : SBIMF Investors Service Desk, C/o. SBI Commercial Br., 65, Neelam Bata Road, Near Mahalaxmi Hotel, NIT Faridabad, Haryana - 121001, Tel.: 0129-4030661. **HISSAR** : SBIMF Investors Service Desk, Camp Office SBI, Main Branch Hissar Haryana, Cell: 9315315389, 097290 08415. **HOWRA** : SBIMF Investors Service Desk, Asst. Relationship Manager - ISD Head, Howra, Cell : 09830766584. **JAMNAGAR** : SBIMF Investors Service Desk, C/o. SBI Main Branch, New Super Market,, Jamnagar-361001, 0288-2660104, Cell: 09979869990. **JAMSHEDPUR** : SBIMF Investors Service Desk, SBI Funds Management Pvt. Ltd., C/O State Bank Of India, 2nd Floor, Bistupur, Jamshedpur - 831001, Tel.: 0657-2440446 Cell: 9835564789. **JAMMU** : SBIMF Investors Service Desk, SBI Zonal Office, Gandhi Nagar, 2nd Floor, Ansari Bldg., Rail Head Complex, Bahu Plaza, Jammu Tawi-180001, Tel: 0191-2474975 Cell: 094191 42855. **JALANDHAR** : SBIMF Investors Service Desk, C/o State Bank of India, 39 A, Green Park, Cool Road, Jalandhar 144001. Cell: 09855669498. **JABALPUR** : SBIMF Investors Service Desk, C/O. State Bank of India, Civil Lines , Near 2nd No Railway Pull, Napier Town, Jabalpur - 482001, Tel.: (0761) -6455649 Cell : 09827268718. **JHANSI**: SBIMF Investors Service Desk, C/o. State Bank of India Main Barnch,Jhansi-284001 Cell:09838476959 **JODHPUR** : SBIMF Investors Service Desk, C/o. State Bank of India, E-4, Suvidha Complex, Ground Floor, Shastri Nagar, Jodhpur., Cell: 09929098355. **KOLHAPUR** : SBIMF Investors Service Desk, 3rd Floor, Ayodhya Towers, Station Road, KOLHAPUR - 416001, Tell.: (0231) - 2680880, Cell: 9822243954. **KOTA** : SBIMF Investors Service Desk, SBI Funds Management Pvt. Ltd., C/o SBI Main Branch, Chawani Choraha, Kota - 324005, Tel: 0744-2390631. Cell - 9829067358. **MANGALORE** : SBIMF Investors Service Desk, State Bank Of India, Arya Samaj Road Br., Balmatta, Mangalore - 575003, Tel.: 0824-2445892. Cell: 09880272463. **MADURAI** : SBIMF Investors Service Desk, 1st Floor, Suriya Towers, 273, Goodshed Street, Madurai - 625001. Tel.: 0452-4374242. Cell-09894009779. **MEERUT** : SBIMF Investors Service Desk, C/O SBI Zonal Office, Garh Road, Meerut-250005, Cell: 09927239025. **MORADABAD** : SBIMF Investors Service Desk, SBI Funds Management Pvt. Ltd., C/o SBI Main Branch, Civil Lines, Moradabad - 244001, Tel- 2411411, Cell - 09719004343. **MYSORE** : SBIMF Investors Service Desk, C/o State Bank of India, Mothikhana Building,, 1st Floor, New Sayyaji Rao Road,, Mysore - 570024, Tel: 0821-4242919, Cell: 9900150919. **NASIK** : SBIMF Investors Service Desk, C/o SBI SPBB Branch, Plot No.56, Thatte Wadi, Off College Road, Opp.Vadnagare Showroom, Nasik - 422005, Tel.: 0253 - 6575888, 0253-3204124, Cell: 09823310253. **NOIDA** : SBIMF Investors Service Desk, C/o, SBI Commercial Bank, 2nd Floor, Dharam Palace, Sector - 18, Noida - U P, Cell : 0120-4232214. **PANIPAT**.: SBIMF Investors Service Desk, C/o. State Bank of India, G. T. Road, Panipat. Tel: 09896152400. **PITAMPURA**: SBIMF Investors Service Desk,H-4/G-10, Vardhman NX Plaza,Netaji Subhash Place, Pitampura New Delhi - 110034 Tel: 011- 27351974 cell: 9999029353 .**RAJAHMUNDRY** : SBIMF Investors Service Desk, C/o, SBH Main Branch, T Nagar, Rajahmundry - 533 101, Cell : 09866787663. **RAIPUR** : SBIMF Investors Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI Main Branch, Jaisthambh Chowk, Raipur, Tel: 0771-2543322/55, Cell: 9826633577. **RAJKOT**: SBIMF Investors Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI Main Branch, 1st Floor, Jawahar Road, Rajkot - 360001, Tel: 0281-2239437, Cell: 9825504876. **ROURKELA** : SBIMF Investors Service Desk, C/o. State Bank of India, Bisra Chowk, Rourkela.Tel: 0661-2512311. Cell : 09437061978. SBIMF Investors Service Desk, SBI Rourkela Township Branch, Sector - 19, Rourkela - 769003, Dt- Sundargarh, Cell: 6612645352, Cell : 9338185686, 9437001978. **SALEM** : SBIMF Investors Service Desk, C/O State Bank of India, Fort Main Raod, Salem 636 001, Cell: 9790009228. **SHIMLA** : SBIMF Investors Service Desk, C/o State Bank of India, Near Kali Bari Temple, New Building, 1st Floor, Shimla, Tel: 0177-2807608, Cell : 09418008799. **SRINAGAR** : SBIMF Investors Service Desk, C/o. State Bank of India -Regional Office, Maulana Azad Rd, Opp. Govt Women's College, Srinagar, 09469019481. **TIRUPATHI** : SBIMF Investors Service Desk, SBI Zonal office,Ground floor, Renugunta Rd, Tirupathi - 517501, Cell: 98491319919. **TIRUCHIRAPALLI** : SBIMF Investors Service Desk, C/o. State Bank of India, MICR Branch, Aasha Arcade, 73, Promenade Road, Cantonment, Tiruchirapalli - 620001, Tel: 0431-4000667, Cell: 099415-41119. **THIRUVANANTHAPURAM** : SBIMF Investors Service Desk, C/o State Bank of India, Zonal Office, LMS Compound, Ground Floor, Vikas Bhavan P.O. Thiruvananthapuram - 6950330471. Tel: 6457051,6457073, Cell: 9895364543, 9745221655. **WARANGAL** : SBIMF Investors Service Desk, Battala Bazar, Main Branch, Warangal, Cell : 09959911873. **VARANASI** : SBIMF Investors Service Desk, 2nd Floor, Banaras TVS Bulding,, D-58/12, A-7, Sigra, Varanasi-221010 (U.P) Tel: 0542-2222492, Cell : 098396 12695. **VISHAKHAPATNAM** : SBIMF Investors Service Desk, C/o.SBI Main Branch , Near Rednam Circle, Vishakhapatnam- 530 002, Tel: 0891-3093018, 3293018, Cell: 9848411546

## CAMS INVESTOR SERVICE CENTRES / TRANSACTION POINTS

### CAMS INVESTOR SERVICE CENTRES

**AHMEDABAD**: CAMS Investor Service Centers, 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow Ellis Bridge Gujarat, Ahmedabad 380 006, Tel: (079) 3008 2468 3008 2469, 3008 2473. **BANGALORE**: CAMS Investor Service Centers, Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre ) Karnataka, Bangalore 560 042, Tel: (080) 3057 4709, 3057 4710, 2532 6162. **BHUBANESWAR**: CAMS Investor Service Centers, 101/ 7, Janpath, Unit - III , , Orissa, Bhubaneswar 751 001, Tel: (0674) 325 3307 325 3308, 253 4909. **CHANDIGARH**: CAMS Investor Service Centers, SCO 80-81, Illrd F, Sector 17 C, Punjab, Chandigarh 160 017, Tel: (0172) 304 8720 304 8721, 271 1325. **CHENNAI**: CAMS Investor Service Centers, Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Tamil Nadu, Chennai 600 034 , Tel: (044) 39115 561 39115 562, 28283 613. **COCHIN**: CAMS Investor Service Centers, 40 / 9633 D, Veekshanam Road, Near International hotel, Kerala, Cochin 682 035, Tel: (0484) 323 4658, 323 4662, 2383830. **COIMBATORE**: CAMS Investor Service Centers, Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram Tamil Nadu, Coimbatore 641 002, Tel: (0422) 301 8000 301 8001, 301 8003. **DURGAPUR**: CAMS Investor Service Centers, 4/2, Bengal Ambuja Housing Development Ltd., Ground Floor, City Centre, West Bengal, Durgapur 713 216 , Tel: (0343) 329 8890 329 8891, 2548190. **GOA**: CAMS Investor Service Centers, No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road Goa, Panaji (Goa) 403 001, Tel: (0832) 325 1755 325 1640, 242 4527. **HYDERABAD**: CAMS Investor Service Centers, 208, II Floor, Jade Arcade, Paradise Circle Andhra Pradesh, Secunderabad 500 003, Tel: (040) 3918 2471 3918 2473 , 3918 2472. **INDORE**: CAMS Investor Service Centers, 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Madhya Pradesh, Indore 452 001, Tel: (0731) 325 3692 325 3646, 2528609. **JAIPUR**: CAMS Investor Service Centers, R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, Rajasthan, Jaipur 302 001, Tel: (0141) 326 9126 326 9128, 5114500. **KANPUR**: CAMS Investor Service Centers, I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL

Uttarpradesh, Kanpur 208 001, Tel: (0512) 3918003 3918000, 3918002. **KOLKATA:** CAMS Investor Service Centers, "LORDS Building", 7/1, Lord Sinha Road, Ground Floor West Bengal, Kolkata 700 071, Tel: (033) 32550760 3058 2285 , 3058 2288. **LUCKNOW :** CAMS Investor Service Centers, Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj , Uttarpradesh, Lucknow 226 001, Tel: (0522) 391 8000 391 8001, 2237309. **LUDHIANA:** CAMS Investor Service Centers, U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Punjab, Ludhiana 141 002, Tel: (0161) 301 8000 301 8001, 501 6811. **MADURAI:** CAMS Investor Service Centers, 86/71A, Tamilsangam Road, Tamil Nadu, Madurai 625 001, Tel: (0452) 325 1357 325 2468, 4381682. **MANGALORE:** CAMS Investor Service Centers, No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank , Kadri Main Road, Kadri Karnataka, Mangalore 575 003, Tel: (0824) 325 1357 325 2468, 425 2525. **MUMBAI:** CAMS Investor Service Centers, Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort Maharashtra, Mumbai 400 023, Tel: (022) 30282468 30282469, 30282482. **NAGPUR:** CAMS Investor Service Centers, 145 Lendra Park, Behind Indus Ind Bank, New Ramdaspath, Maharashtra, Nagpur 440 010, Tel: (0712) 325 8275 3258272, 2432447. **NEW DELHI:** CAMS Investor Service Centers, 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road Cannaugt Place New Delhi, New Delhi 110 001, Tel: (011) 3048 2471 3048 1203 , 2335 3834. **PATNA:** CAMS Investor Service Centers, Kamalaye Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road Bihar, Patna 800 001, Tel: (0612) 325 5284 325 5285, 2322207. **PUNE** CAMS Investor Service Centers, Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane Maharashtra, Pune 411 004, Tel: (020) 3028 3005 3028 3003, 30283001. **SURAT:** CAMS Investor Service Centers, Office No 2 Ahura -Mazda Complex, First Floor, Sadak Street, Timalyavad, Nanpura Gujarat, Surat 395 001, Tel: (0261) 326 2267 326 2468, NA. **VADODARA:** CAMS Investor Service Centers, 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri Gujarat, Vadodara 390 007, Tel: (0265) 301 8032 301 8031, 3018030. **VIJAYAWADA:** CAMS Investor Service Centers, 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet Andhra Pradesh, Vijayawada 520 010, Tel: (0866) 329 9181 329 5202, 6695657. **VISAKHAPATNAM:** CAMS Investor Service Centers, 47/ 9 / 17, 1st Floor, 3rd Lane , Dwaraka Nagar, Andhra Pradesh, Visakhapatnam 530 016, Tel: (0891) 329 8397 329 8374, 2540175.

**CAMS TRANSACTION POINTS (ONLY FOR RECEIPT OF APPLICATIONS FOR REISSUE,  
REPURCHASE AND GENERAL TRANSACTIONS)**

**AGARTALA:** CAMS Transaction Point, Advisor Chowmuhan (Ground Floor), Krishnanagar, Agartala Tripura, Agartala 799001, Tel: (381) 9862923301, 2223009. **AGRA:** CAMS Transaction Point, No. 8, II Floor, **MARUTI TOWER, SANJAY PLACE** Uttarpradesh, Agra 282002, Tel: (0562) 324 0202 324 2267, 2521 170. **AHMEDNAGAR:** CAMS Transaction Point, 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road Ahmednagar Maharashtra, Ahmednagar 414 001, Tel: (241) 3204221, 3204309, 2320325. **AJMER:** CAMS Transaction Point, Shop No.S-5, Second Floor, Swami Complex , Rajasthan, Ajmer 305001, Tel: (0145) 329 2040, 2425814. **AKOLA :** CAMS Transaction Point, Opp. RLT Science College, Civil Lines, Maharashtra, Akola 444001, Tel: (724) 3203830, 3201323, 2431702. **ALIGARH:** CAMS Transaction Point, City Enclave, Opp. Kumar Nursing Home, Ramghat Road, U.P., Aligarh 202001, Tel: (571) 3200301, 3200242, 2402089. **ALLAHABAD:** CAMS Transaction Point, No.7 Ist Floor, Bihari Bhawan, 3, S.P. Marg, Civil Lines Uttarpradesh, Allahabad 211001, Tel: (0532) 329 1273 329 1274, 2600680. **ALWAR:** CAMS Transaction Point, 256A, Scheme No:1, Arya Nagar, Rajasthan, Alwar 301001, Tel: (0144) 3200451, 2702324. **AMARAVATI :** CAMS Transaction Point, 81, Gulsham Tower, 2<sup>nd</sup> Floor, Near Panchsheel Talkies, Maharashtra, Amaravati 444601, Tel: (0721) 329 1965, 3205336, 2564304. **AMBALA:** CAMS Transaction Point, Opposite PEER, Bal Bhavan Road, Ambala Haryana, Ambala 134003, Tel: (171) 3247437, 3248787, **AMRITSAR:** CAMS Transaction Point, 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Punjab, Amritsar 143001, Tel: (0183) 325 7404, 9872004056, 2211194. **ANAND:** CAMS Transaction Point, 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers Gujarat, Anand 388001, Tel: (02692) 325071, 320704, 240981. **ANANTAPUR:** CAMS Transaction Point, 15-570-33, I Floor, Pallavi Towers, Anantapur A.P., Anantapur 515 001 , Tel: (8554) 326980, 326921, 227 024 . **ANGUL:** CAMS Transaction Point, Similipada, Angul Orissa, Angul 759122, Tel: (6764) 329976, 329990, **ANKLESHWAR:** CAMS Transaction Point, G-34, Ravi Complex, , Valia Char Rasta, G.I.D.C., Gujarat, Ankleshwar- Bharuch 393 002, Tel: (02646) 310206, 310207, 220059. **ASANSOL:** CAMS Transaction Point, Block - G 1<sup>st</sup> Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram West Bengal, Asansol 713303, Tel: (0341) 329 5235, 329 8306, 2216054. **AURANGABAD :** CAMS Transaction Point, Office No. 1, 1st Floor, Amodi Complex, Juna Bazar Maharashtra, Aurangabad 431001, Tel: (0240) 329 5202, 3205141, 2363664. **BAGALKOT:** CAMS Transaction Point, No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumtagi Motors, Station Road, Near Basaveshwar Circle Bagalkot Karnataka, Bagalkot 587 101 0 93791 85477 , 0 93791 86040, **BALASORE:** CAMS Transaction Point, B C Sen Road, Orissa, Balasore 756001, Tel: (06782) 326808, 2264902. **BAREILLY:** CAMS Transaction Point, F-62-63, Butler Plaza, Civil Lines Bareilly U.P., Bareilly 243001, Tel: (581) 3243172, 3243322, 2554228. **BELGAUM:** CAMS Transaction Point, Tanish Tower, CTS No. 192/A, Guruwar Peth, Tilakwadi Karnataka, Belgaum 590006, Tel: (0831) 329 9598, 2425304. **BELLARY:** CAMS Transaction Point, No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road Karnataka, Bellary 583103, Tel: (08392) 326848, 326065, 268822. **BERHAMPUR:** CAMS Transaction Point, First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa Orissa, Berhampur 760001, Tel: (0680) 3203933, 3205855, 2220001. **BHAGALPUR:** CAMS Transaction Point, Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road Bhagalpur Bihar, Bhagalpur 812002, Tel: (641) 3209093, 3209094, 2409506. **BHATINDA:** CAMS Transaction Point, 2907 GH,GT Road, Near Zila Parishad, BHATINDA Punjab, BHATINDA 151001, Tel: (164) 3204511, 3204170, 2210633. **BHAVNAGAR:** CAMS Transaction Point, 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK Gujarat, Bhavnagar 364002, Tel: (0278) 3208387, 3200348, 2567020. **BHILAI:** CAMS Transaction Point, 209 , Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square Chhattisgarh, Bhilai 490020, Tel: (0788) 3299 040, 3299 049, 4050560. **BHILWARA:** CAMS Transaction Point, C/o Kodwani & Associates, F-20-21, Apsara Complex, Azad Market Rajasthan, Bhilwara 311001, Tel: (01482) 320809, 231808, 231808. **BHOPAL:** CAMS Transaction Point, Plot No.13, Major Shopping Center, Zone-I, M.P.Nagar Madhya Pradesh, Bhopal 462011, Tel: (0755) 329 5878, 329 5873, 4275591. **BHUJ:** CAMS Transaction Point, Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince Station Road Gujarat, Bhuj - Kutch 370001, Tel: (02832) 320762, 320924, 227176. **BIKANER:** CAMS Transaction Point, 6/7 Yadav Complex, Rani Bazar, Bikaner Rajasthan, Bikaner 334001, Tel: (151) 3201590, 3201610, **BILASPUR:** CAMS Transaction Point, Beside HDFC Bank, Link Road, **BILASPUR** Chattisgarh, **BILASPUR** 495 001 , Tel: (7752) 327886, 327887, **BOKARO:** CAMS Transaction Point, Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City

Jharkhand, Bokaro 827004, Tel: (06542) 324 881, 326 322, 233807. **BURDWAN:** CAMS Transaction Point, 399, G T Road, Basement of Talk of the Town, West Bengal, Burdwan 713101, Tel: (0342) 320 7001, 320 7077, 2568584. **CALICUT:** CAMS Transaction Point, 29/97G 2nd Floor, Gulf Air Building, Mavoor Road Arayidathupalam, Kerala, Calicut 673016, Tel: (0495) 325 5984, 2723173. **CUTTACK:** CAMS Transaction Point, Near Indian Overseas Bank, Cantonment Road, Mata Math Orissa, Cuttack 753001, Tel: (0671) 329 9572, 6535123, 2303722. **DAVENEGERE:** CAMS Transaction Point, 13, 1st Floor,, Akkamahadevi Samaj Complex, Church Road P.J.Extension Karnataka, Devengere 577002, Tel: (08192) 326226, 326227, 230038. **DEHRADUN:** CAMS Transaction Point, 204/121 Nari Shilp Mandir Marg , Old Connaught Place, Uttaranchal, Dehradun 248001, Tel: (0135) 325 1357, 325 8460 , 2713233. **DEOGHAR:** CAMS Transaction Point, S S M Jalan Road, Ground floor, Opp. Hotel Ashoke Caster Town Jharkhand, Deoghar 814112, Tel: (6432) 320227, 320827 , 224468. **DHANBAD:** CAMS Transaction Point, Urmila Towers , Room No: 111(1st Floor) , Bank More Jharkhand, Dhanbad 826001, Tel: (0326) 329 0217, 2304675, 2304675. **DHULE :** CAMS Transaction Point, H. No. 1793 / A, J.B. Road, Near Tower Garden, Maharashtra, Dhule 424 001, Tel: (2562) 329902, 329903, 241281. **ERODE:** CAMS Transaction Point, 197, Seshaiyer Complex, Agraharam Street, Tamil Nadu, Erode 638001, Tel: (0424) 320 7730, 320 7733, 4272073. **FARIDHABAD:** CAMS Transaction Point, B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House NIT Haryana, Faridhabad 121001, Tel: (0129) 3241148, 3241147, 2410098. **GHAZIABAD:** CAMS Transaction Point, 113/6 I Floor, Navyug Market, Uttarpradesh, Gazhiabad 201001, Tel: (0120) 3266917, 3266918, 4154476. **GORAKHPUR:** CAMS Transaction Point, Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road Uttarpradesh, Gorakhpur 273001, Tel: (0551) 329 4771, 2344065. **GULBARGA:** CAMS Transaction Point, Pal Complex, 1st Floor, Opp. City Bus Stop,SuperMarket, Gulbarga Karnataka, Gulbarga 585 101, Tel: (8472) 310119, 310523, 221728. **GUNTUR:** CAMS Transaction Point, Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel Andhra Pradesh, Guntur 522002, Tel: (0863) 325 2671, 668 0838. **GURGAON:** CAMS Transaction Point, **SCO - 17, 3RD FLOOR,, SECTOR-14,** Haryana, Gurgaon 122001, Tel: (0124) 326 3763, 326 3833, 4082660. **GUWAHATI:** CAMS Transaction Point, A.K. Azad Road,, Rehabari Assam, Guwahati 781008, Tel: (0361) 260 7771, 2139038. **GWALIOR:** CAMS Transaction Point, 1<sup>st</sup> Floor, Singhal Bhavan, Daji Vitthal Ka Bada, Old High Court Road Madhya Pradesh, Gwalior 474001, Tel: (0751) 320 2873, 320 2311, 2427662. **HAZARIBAG:** CAMS Transaction Point, Municipal Market, Annanda Chowk, Hazaribagh Jharkhand, Hazaribagh 825301, Tel: (6546) 320251, 320250, 223959. **HIMMATNAGAR:** CAMS Transaction Point, C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing Himmatnagar Gujarat, Himmatnagar 383 001, Tel: (2772) 321080, 321090, 244332. **HISAR:** CAMS Transaction Point, 12, Opp. Bank of Baroda, Red Square Market, Hisar Haryana, Hisar 125001, Tel: (1662) 329580, 315546, 283100. **HOSUR:** CAMS Transaction Point, Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road Tamil Nadu, Hosur 635109, Tel: (04344) 321002, 321004, 220200. **HUBLI:** CAMS Transaction Point, 206 & 207. 1st Floor, 'A' Block, Kundagol Complex, Opp Court, Club road Karnataka, Hubli 580029, Tel: (0836) 329 3374 , 320 0114, 4255255. **ITARSI:** CAMS Transaction Point, 1st Floor, Shiva Complex, Bharat Talkies Road, Itarsi Madhya Pradesh, Itarsi 461 111 , Tel: (7572) 321474, 321475, 241190. **JABALPUR:** CAMS Transaction Point, 975,Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town Madhya Pradesh, Jabalpur 482001, Tel: (0761) 329 1921, 3205062, 4017146. **JALANDHAR:** CAMS Transaction Point, 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Punjab, Jalandhar 144001, Tel: (0181) 3254883, 2222882, 2222882. **JALGAON:** CAMS Transaction Point, Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand Maharashtra, Jalgaon 425001, Tel: (0257) 3207118, 3207119, 2235343. **JAMMU:** CAMS Transaction Point, 660- Gandhi Nagar, J &K, Jammu 180004, Tel: (0191) 9906082698, 2432601, 2432601. **JAMNAGAR:** CAMS Transaction Point, 217/218, Manek Centre , P.N. Marg, Gujarat, Jamnagar 361001, Tel: (0288) 329 9737, 3206200, 266 1942. **JAMSHEDPUR:** CAMS Transaction Point, Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur Jharkhand, Jamshedpur 831001, Tel: (0657) 329 4594, 3294202, 2224879. **JHANSI:** CAMS Transaction Point, Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road Uttarpradesh, Jhansi 284001, Tel: (510) 3202399, 2332455. **JODHPUR:** CAMS Transaction Point, 1/5, Nirmal Tower, 1st Chopasani Road, Rajasthan, Jodhpur 342003, Tel: (0291) 325 1357, 3249144, 2628039. **JUNAGADH:** CAMS Transaction Point, Circle Chowk, , Near Choksi Bazar Kaman, , Gujarat Gujarat, Junagadh 362001, Tel: (0285) 3200909, 3200908, 2653682. **KADAPA:** CAMS Transaction Point, Door No.1-1625, DNR Laxmi Plaza, Opp. Rajiv Marg, Railway Station Road, Yerramukkapalli Kadapa Andhra Pradesh, Kadapa 516 004, Tel: (8562) 322469, 322099, 254122. **KAKINADA:** CAMS Transaction Point, No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada A.P., Kakinada 533 001, Tel: (884) 320 7474 , 320 4595, 2367 891. **KALYANI:** CAMS Transaction Point, A - 1/50, Block - A, Dist Nadia, West Bengal, Kalyani 741235, Tel: (033) 32422712, 32422711, 25022720. **KANNUR:** CAMS Transaction Point, Room No.14/435, Casa Marina Shopping Centre, Talap Kannur Kerala, Kannur 670004, Tel: (497) 324 9382, 324 9147, **KARIMNAGAR:** CAMS Transaction Point, HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar A.P., Karimnagar 505 001, Tel: (878) 3205752, 3208004, 225594. **KARUR:** CAMS Transaction Point, # 904, 1st Floor, Jawahar Bazaar, Karur Tamil Nadu, Karur 639 001, Tel: (4324) 311329, 310064, 262130. **KESTOPUR:** CAMS Transaction Point, AA 101, Prafulla Kanan, Sreeparna Appartment, Ground Floor Kolkata West Bengal, Kestopur 700101, Tel: (033) 32415332, 32415333, 25768098. **KOLHAPUR:** CAMS Transaction Point, AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road Maharashtra, Kolhapur 416001, Tel: (0231) 3209 732, 3209 356, 2650401. **KOLLAM:** CAMS Transaction Point, Kochupilamoodu Junction, Near VLC, Beach Road, Kerala, Kollam 691001, Tel: (474) 3248376, 3248377, 2742850. **KOTA:** CAMS Transaction Point, B-33 'Kalyan Bhawan, Triangle Part ,Vallabh Nagar, Rajasthan, Kota 324007, Tel: (0744) 329 3202, 2505452. **KOTTAYAM:** CAMS Transaction Point, Door No. IX / 1276, Amboorans Building, Manorama Junction Kerala, Kottayam 686001, Tel: (0481) 3207 011, 320 6093, 2302763. **KUMBakonam:** CAMS Transaction Point, Jailani Complex, 47, Mutt Street, Tamil Nadu, Kumbakonam 612001, Tel: (435) 3201333, 3200911, 2403747. **KURNOOL:** CAMS Transaction Point, H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool A.P., Kurnool 518 004, Tel: (8518) 312 978 , 312 970 , 329504. **LATUR:** CAMS Transaction Point, Kore Complex, 2nd Cross Kapad Line, Near Shegau Patsanstha, Latur Maharashtra, Latur 413 512, Tel: (2382) 341927, 341507, 257574. **MALDA:** CAMS Transaction Point, Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally **MALDA** West Bengal, **MALDA 732 101**, Tel: (3512) 329951, 329952, 268915. **MANIPAL:** CAMS Transaction Point, Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar Karnataka, Manipal 576104, Tel: (0820) 325 5827, 2573333. **MARGAO:** CAMS Transaction Point, Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road Margao Goa, Margao 403 601, Tel: (832) 322 4761, 3224658, **MATHURA:** CAMS Transaction Point, 159/160 Vikas Bazar, Uttarpradesh, Mathura 281001, Tel: (0565) 3207007, 3206959, 2404229. **MEERUT:** CAMS Transaction Point, 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Uttarpradesh, Meerut 250002, Tel: (0121) 325 7278, 2421238. **MEHSANA:** CAMS Transaction Point, 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana Gujarat, Mehsana 384 002, Tel: (2762) 323985, 323117, **MOGA:** CAMS Transaction

Point, Ground Floor, Adjoining TATA Indicom Office, Dutt Road Moga Punjab, Moga 142001, Tel: (1636) 310088, 310909, 502994. **MORADABAD:** CAMS Transaction Point, B-612 'Sudhakar', Lajpat Nagar, Uttarpradesh, Moradabad 244001, Tel: (0591) 329 7202, 329 9842, 2493144. **MUZZAFARPUR:** CAMS Transaction Point, Brahman toli, Durgasthan, Gola Road Bihar, Muzaffarpur 842001, Tel: (0621) 3207504, 3207052, 2246022. **MYSORE:** CAMS Transaction Point, No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals) Saraswati Puram Karnataka, Mysore 570009, Tel: (0821) 3206991, 3294503, 2342182. **NAMAKKAL:** CAMS Transaction Point, 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road Namakkal Tamil Nadu, Namakkal 637001, Tel: (4286) 322540, 322541, **NASIK:** CAMS Transaction Point, Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road Maharashtra, Nasik 422005, Tel: (0253) 329 7084, 325 0202, 2577448. **NAVSARI:** CAMS Transaction Point, Dinesh Vasani & Associates, 103 - Harekrishna Complex, above IDBI Bank,, Nr. Vasant Talkies Chimnabai Road Gujarat, Navasari 396445, Tel: (02637) 327709, 329238, 248744. **NELLORE:** CAMS Transaction Point, 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet,, Andhra Pradesh, Nellore 524001, Tel: (0861) 329 8154, 320 1042, 2302398. **NIZAMABAD :** CAMS Transaction Point, Door No. 5-6-209, Saraswathi Nagar, Nizamabad - 503 001, Andhra Pradesh Tel: 09369999414, 09369999353 **PALAKKAD:** CAMS Transaction Point, 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad Kerala, Palakkad 678 001, Tel: (491) 3261114, 3261115, 2548093. **PALANPUR:** CAMS Transaction Point, Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road Palanpur Gujarat, Palanpur 385 001, Tel: (2742) 321810, 321811, 255747. **PANIPAT:** CAMS Transaction Point, 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Haryana, Panipat 132103, Tel: (0180) 325 0525, 400 9802, 4009802. **PATIALA:** CAMS Transaction Point, 35, New Lal Bagh Colony, Punjab, Patiala 147001, Tel: (0175) 329 8926, 222 9633, 2229633. **PONDICHERRY:** CAMS Transaction Point, S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry, Pondicherry 605001, Tel: (0413) 421 0030, 329 2468, 4210030. **PORBANDAR:** CAMS Transaction Point, II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road Gujarat, Porbandar 360575, Tel: (286) 3207767, 3205220, 2243031. **RAICHUR:** CAMS Transaction Point, # 12 - 10 - 51 / 3C, Maram Complex,, Besides State Bank of Mysore, Basaveswara Road , Raichur Karnataka, Raichur 584101, Tel: (8532) 323215, 323006, 250106. **RAIPUR:** CAMS Transaction Point, C-24, Sector 1 , Devendra Nagar , Chhattisgarh, Raipur 492004, Tel: (0771) 3296 404, 3290830, 2888002. **RAJAHMUNDRY:** CAMS Transaction Point, Cabin 101 D.no 7-27-4, 1<sup>st</sup> Floor Krishna Complex, Baruvari Street T Nagar Andhra Pradesh, Rajahmundry 533101, Tel: (0883) 325 1357, 6665531. **RAJKOT:** CAMS Transaction Point, Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan Limda Chowk Gujarat, Rajkot 360001, Tel: (0281) 329 8158, 329 8206, 2227552. **RANCHI:** CAMS Transaction Point, Near Student's Cottage Pee Pee Compound , Jharkhand, Ranchi 834001, Tel: (0651) 329 6202, 329 8058, 2226601. **RATLAM:** CAMS Transaction Point, Dafria & Co, 81, Bajaj Khanna, Madhya Pradesh, Ratlam 457001, Tel: (07412) 324829, 324817, 235788. **RATNAGIRI:** CAMS Transaction Point, Kohinoor Complex, Near Natya Theatre, Nachane Road Ratnagiri Maharashtra, Ratnagiri 415 639, Tel: (2352) 322940, 322950, 222048. **ROHTAK:** CAMS Transaction Point, 205, 2<sup>ND</sup> Floor, Blg. No. 2, Munjal Complex, Delhi Road, Haryana, Rohtak 124001, Tel: (01262) 318687, 318589, 258436. **ROPAR:** CAMS Transaction Point, SCF - 17 Zail Singh Nagar , Ropar Punjab, Ropar 140001, Tel: (1881) 324761, 324760, 228618. **ROURKELA:** CAMS Transaction Point, 1st Floor , Mangal Bhawan , Phase II Power House Road Orissa, Rourkela 769001, Tel: (0661) 329 0575, NA. **SAGAR:** CAMS Transaction Point, Opp. Somani Automobiles , Bhagwanganj , Sagar Madhya Pradesh, Sagar 470 002, Tel: (7582) 326711, 326894, 408402. **SAHARANPUR:** CAMS Transaction Point, I Floor, Krishna Complex, Opp. Hath Gate, Court Road Saharanpur U.P., Saharanpur 247001, Tel: (132) 3255589, 3255591, 2712507. **SALEM:** CAMS Transaction Point, No.2, I Floor Vivekananda Street,, New Fairlands, Tamil Nadu, Salem 636016, Tel: (0427) 325 2271, 320 0319, 2330592. **SAMBALPUR:** CAMS Transaction Point, C/o Raj Tibrewal & Associates, Opp.Town High School,Sansarak , Orissa, Sambalpur 768001, Tel: (0663) 329 0591, 2405606. **SATARA:** CAMS Transaction Point, 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Maharashtra, Satara 415002, Tel: (2162) 320926, 320989, 281706. **SATNA:** CAMS Transaction Point, 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, SATNA Madhya Pradesh, SATNA 485 001, Tel: (7672) 320896, 320756, 406996. **SHIMLA:** CAMS Transaction Point, I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla Himachal Pradesh, Shimla 171001, Tel: (177) 3204944, 3204945, 2650737. **SHIMOGA:** CAMS Transaction Point, Nethravathi, Near Gutti Nursing Home, Kuvempu Road Shimoga Karnataka, Shimoga 577 201, Tel: (8182) 322 966 , 322 980, 271 706. **SILIGURI:** CAMS Transaction Point, No 8, Swamiji Sarani, Ground Floor, Hakimpara , West Bengal, Siliguri 734001, Tel: (0353) 329 1103, 2531024. **SOLAPUR:** CAMS Transaction Point, 4, Lokhandwala Tower, 144, Sidheshwar Peth, , Near Z.P. Opp. Pangal High School, Maharashtra, Solapur 413001, Tel: (0217) 3204201, 3204200, 2724548. **SRIGANGANAGAR:** CAMS Transaction Point, 18 L Block, Sri Ganganagar Rajasthan, Sri Ganganagar 335001, Tel: (154) 3206580, 3206295, 2476742. **SURENDRANAGAR:** CAMS Transaction Point, 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar Gujarat, Surendranagar 363035, Tel: (2752) 320231, 320233, 230999. **THIRUPPUR:** CAMS Transaction Point, 1(1), Binny Compound,, II Street,, Kumaran Road Tamil Nadu, Thiruppur 641601, Tel: (0421) 3201271, 3201272, 4242134. **TIRUNELVELI:** CAMS Transaction Point, 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tamil Nadu, Tirunelveli 627001, Tel: (0462) 320 0308, 320 0102, 2333688. **TIRUPATHI:** CAMS Transaction Point, Shop No14, Boligala Complex,, 1st Floor, Door No. 18-8-41B , Near Leela Mahal Circle Tirumala Bypass Road Andhra Pradesh, Tirupathi 517501, Tel: (0877) 3206887, 3209257, 2225056. **TRICHUR:** CAMS Transaction Point, Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East) Kerala, Trichur 680001, Tel: (0487) 325 1564, 2420646. **TRICHY:** CAMS Transaction Point, No 8, I Floor, 8th Cross West Extn, Thillainagar, Tamil Nadu, Trichy 620018, Tel: (0431) 329 6906, 329 6909 , 2741717. **TRIVANDRUM:** CAMS Transaction Point, R S Complex, Opposite of LIC Building, Pattom PO Kerala, Trivandrum 695004, Tel: (0471) 324 0202, 324 1357, 2554178. **UDAIPUR:** CAMS Transaction Point, 32 Ahinsapuri, Fatehpura Circle, Rajasthan, Udaipur 313004, Tel: (0294) 329 3202, 2454567. **VALSAD:** CAMS Transaction Point, Ground Floor, Yash Kamal -"B", Near Dreamland Theater Tithal Road Gujarat, Valsad 396001, Tel: (02632) 324 202, 324623, NA. **VAPI:** CAMS Transaction Point, 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta Vapi Gujarat, Vapi 396195, Tel: (260) 3201249, 3201268. **VARANASI:** CAMS Transaction Point, C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Uttarpradesh, Varanasi 221002, Tel: (0542) 325 3264, 325 3265, 2202126. **VASHI:** CAMS Transaction Point, Mahaveer Center, Office No:17, Plot No:77, Sector 17 Maharashtra, Vashi 400703, Tel: (022) 32598154, 32598155, 27892991. **VELLORE:** CAMS Transaction Point, No:54, Ist Floor, Pillaiyar Koil Street, Thotta Palayam Tamil Nadu, Vellore 632004, Tel: (0416) 3209017, 3209018, 4202233. **VERAVAL:** CAMS Transaction Point, Opp. Lohanan Mahajan Wadi,Satta Bazar, Veraval 362265, Junagadh, Gujarat, Tel: (02876) 322900/901. **WARANGAL:** CAMS Transaction Point, F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar Hanamkonda Andhra Pradesh, Warangal 506001, Tel: (0870) 320 2063, 320 9927, 2554888. **YAMUNA**

**NAGAR:** CAMS Transaction Point, 124-B/R Model Town, Yamunanagar, Haryana, Yamuna Nagar 135 001, Tel: (1732) 316880, 316770, 225339.

#### CAMS INVESTOR COLLECTION CENTRES

**ANDHERI (Parent: Mumbai ISC):** CAMS Collection Center, 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E) Andheri Maharashtra, Andheri 400069, Tel: (22) 25261431. **BHARUCH (parent: Ankleshwar TP):** CAMS Collection Center, F-108, Rangoli Complex, Station Road, Bharuch Gujarat, Bharuch 392001, 9825304183. **BHUSAWAL (Parent: Jalgaon TP):** CAMS Collection Center, 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road Bhusawal Maharashtra, Bhusawal 425201. **C.R.AVENUE (Parent: Kolkata ISC):** CAMS Collection Center, 33,C.R Avenue, 2nd floor ,Room No.13, Kolkata West Bengal, Kolkata 700012, 9339746915. **HOWRAH (Parent: Kolkata ISC):** CAMS Collection Center, Gagananchal Shopping Complex, Shop No.36 (Basement), 37,Dr. Abani Dutta Road, Salkia Howrah West Bengal, Howrah 711106, 9331737444. **JALNA C.C. (Parent: Aurangabad):** CAMS Collection Center, Shop No: 11, 1St Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road Jalna Maharashtra, Jalna 431 203. **KARNAL (Parent :Panipat TP):** CAMS Collection Center. 7, 1st Floor, Opp Bata Showroom, Kunjapura Road Karnal Haryana, Karnal 132001, 9813999809. **MAPUSA (Parent ISC : Goa):** CAMS Collection Center, Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod Mapusa Goa, Mapusa 403 507, 9326126122. **NADIAD (Parent TP: Anand TP):** CAMS Collection Center, 8, Ravi Kiran Complex, Ground Floor Nanakumbhnath Road, Nadiad Gujarat, Nadiad 387001. **SANGLI (Parent: Kohlapur):** CAMS Collection Center, Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand Sangli Maharashtra, Sangli 416416, 9326016616. **UNJHA (Parent: Mehsana):** CAMS Collection Center, 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha Gujarat, Unjha 384 170.