



**SCHEME INFORMATION DOCUMENT**



**SBI Debt Fund Series – 36 Months Fund – 2 & 3, 60 Months Fund – 2 & 3**

Offer of Units of Rs. 10/- each for cash during the New Fund Offer

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') <i>(A joint venture between SBI and AMUNDI)</i>
<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

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

NEW FUND OFFER OPENS ON:	NEW FUND OFFER CLOSES ON:

The particulars of the Scheme/Funds 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 -----.**

**Stock Exchange Disclaimer Clause:** "Bombay Stock Exchange Ltd. ("the Exchange") has given vide its letter DCS/IPO/NP/MF-IP/352/2011-12 dated October 04, 2012 permission to SBI Mutual Fund to use the Exchange's name in this scheme information document as one of the Stock Exchanges on which this Mutual Fund's Unit are proposed to be listed. The Exchange has scrutinized this scheme information document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to SBI Mutual Fund. The Exchange does not in any manner:-

- Warrant, certify or endorse the correctness or completeness of any of the contents of this scheme information document; or
- Warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or
- Take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

And it should not for any reason be deemed or construed that this scheme information document has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of SBI Debt Fund Series of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever."

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## HIGHLIGHTS OF THE SCHEME

<b>Proposed Schedule</b>	<table border="1"> <thead> <tr> <th>Series</th> <th colspan="2">Number of Fund proposed to be launched</th> </tr> </thead> <tbody> <tr> <td>36 Months</td> <td colspan="2">2</td> </tr> <tr> <td>60 Months</td> <td colspan="2">2</td> </tr> </tbody> </table>			Series	Number of Fund proposed to be launched		36 Months	2		60 Months	2							
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	36 Months	2																
60 Months	2																	
<b>Investment Objective of the Scheme</b>	To provide regular income, liquidity and returns to the investors through investments in a portfolio comprising of debt instruments such as Government Securities, PSU & Corporate Bonds and Money Market Instruments maturing on or before the maturity of the scheme.																	
<b>Liquidity</b>	No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Redemption will be allowed on maturity of the scheme. Each fund under the series is proposed to be listed on the BSE within 5 business days from the date of allotment. Investors can trade on the exchange and Investors wishing to exit may do so, through BSE or any other stock exchange where the scheme will be listed.																	
<b>Benchmark</b>	<ul style="list-style-type: none"> <li>SDFS – 36 months and SDFS – 60 months, would be benchmarked to CRISIL Composite Bond Fund Index.</li> </ul>																	
<b>Transparency / NAV Disclosure</b>	<p>The AMC will calculate and disclose the first NAV of the respective Plans not later than 5 days from the date of allotment of the respective Plans. Subsequently, the NAV will be calculated and disclosed on Daily basis and released to the Press, News Agencies and the Association of Mutual Funds of India (AMFI). NAVs will also be displayed on the website of the Mutual Fund.</p> <p>NAV will also 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> 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.</p> <p>As presently required by the SEBI Regulations, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 &amp; September 30) or mailed to the Unit holders.</p>																	
<b>Load Structure</b>	<b>New Fund Offer Period</b>		<b>Continuous Offer</b>															
	<p><b>Entry load:</b> Not Applicable</p> <p><b>Exit load :</b> Not Applicable</p> <p>Since the Scheme will be listed on Stock Exchange there will not be any Exit Load.</p>																	
<b>Asset Allocation</b>	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th>Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> <th>High / Medium / Low</th> </tr> </thead> <tbody> <tr> <td>Debt *</td> <td>60%</td> <td>100%</td> <td>Low to medium</td> </tr> <tr> <td>Money market securities</td> <td>0%</td> <td>40%</td> <td>Low to medium</td> </tr> </tbody> </table>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	High / Medium / Low	Debt *	60%	100%	Low to medium	Money market securities	0%	40%	Low to medium
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Money market securities	0%	40%	Low to medium															
* Exposure to domestic securitized debt may be to the extent of 40% of the net assets.																		
<b>Options offered</b>	Growth and Dividend option. Dividend option will have the facility of Payout & Transfer. Under Dividend Transfer facility, investors will have the option to transfer dividend declared in the SDFS, in any of the open ended scheme of SBIMF. Dividend transfer facility will be available to NFO investors only. Growth will be the default option & dividend payout will be default facility.																	
<b>Dividend Policy</b>	Dividend declaration under the dividend option of the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees and no returns are assured under the scheme.																	
<b>Minimum Application Amount in (Rs.)</b>	Rs. 5,000/- and in multiples of Re. 1/- thereafter																	
<b>Switch In</b>	Investors can switch into the Scheme from the existing Schemes of SBI Mutual Fund (subject to completion of Lock-in Period, if any) during the New Fund Offer Period.																	
<b>Switch Out</b>	Investors can switch out from the scheme only at the time of the maturity of the scheme. However SDFS provides a switch out facility, under which investors will have the option of giving switch request at the time of investment for switching the entire corpus on maturity in any open ended scheme of the SBIMF.																	
<b>Trading and Demat</b>	Investors have the option to hold the units in demat form in addition to account statement. Since the scheme is going to be listed and no direct repurchase facility is available with the																	

	Mutual Fund, the investors who intend to trade in units are required to have a Demat Account and hold the units in the dematerialised form only. This being a Closed Ended Scheme, no premature redemption can be made through redemption instruction to the Mutual Fund until maturity. However, the Scheme provides for liquidity through listing on the BSE (and/or any other recognized stock exchange where the units are listed). Unitholders who intend to avail of the facility to trade in units are required to have a Demat Account.
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## I. INTRODUCTION

### A. RISK FACTORS

#### 1. Standard Risk Factors

- a. 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.
- b. 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
- c. 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.
- d. 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.
- e. SBI Debt Fund Series (SDFS) 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.
- f. 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.
- g. The present scheme is not a guaranteed or assured return scheme.
- h. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.

#### 2. Scheme-specific Risk Factors

- a. 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 SID & SAI.
- b. 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.
- c. The tax benefits described in Statement of Additional Information (SAI) 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.
- d. Investors in the Scheme are not being offered any guaranteed / assured returns.
- e. SBI Debt Fund Series (SDFS) will be investing in debt instruments, Government Securities and money market instruments (such as term/notice money market, repos and reverse repos). Trading volumes and settlement periods inherently restrict the liquidity of the scheme's investments. In the event of a restructuring of the scheme's investment portfolio, these periods may become significant.
- f. The Mutual Fund is not assuring any returns nor is it assuring that it will make periodic distributions. All dividend distributions are subject to the investment performance of the scheme, availability of distributable profits and computed in accordance with SEBI (MF) Regulations.
- g. Different types of securities in which the scheme would invest as given in the SID carry different levels of risk. Accordingly the scheme's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risk than bonds, which are AA rated.

- h. No person has been authorized to issue any advertisement or to give any information or to make any representations other than that contained in this SID. Circulars in connection with this offering not authorized by the Mutual Fund and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund.
- i. Debt & money market securities investments under the scheme may also be subject to the following risks:
- I. **Credit risk:** Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuers' ability to meet the obligations.
  - II. **Liquidity Risk** pertains to how saleable a security is in the market. If a particular security does not have a market at the time of sale, then the scheme may have to bear an impact depending on its exposure to that particular security.
  - III. **Interest Rate risk** is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk.
  - IV. **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
- j. **Risks associated with Investing in Foreign Securities** – The Scheme shall not invest in Foreign Securities.
- k. **Risks associated with Investing in Derivatives** – The Scheme shall not invest in derivatives.
- l. **Securitized debt investments under the scheme may also be subject to the following risks :**
- **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.
- m. **Risk associated with Stock Lending:** The Scheme shall not engage in stock lending.

#### **B. Risk Control strategies:**

Investments in debt securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification.

In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.

Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.

For risk control, the following may be noted:

#### **Liquidity risks:**

The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.

#### **Interest Rate Risk:**

Changes in interest rates affect the prices of bonds. If interest rates rise the prices of bonds fall and vice versa. A well-diversified portfolio may help to mitigate this risk. Additionally, the fund will invest in securities maturing on or before the maturity of the fund. Hence, while the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the scheme.

#### **Volatility risks:**

There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification. Further, the fund will invest in a basket of debt and money market securities maturing on or before maturity of the fund with a view to hold them till the maturity of the fund. To that extent the Volatility risk will be mitigated in the scheme.

#### **Credit Risks**

Credit risk shall be mitigated by investing in rated papers of the companies having the sound back ground, strong fundamentals, and quality of management and financial strength of the Company.

### **C. CREDIT EVALUATION POLICY & DUE DILIGENCE FOR CREDIT RISK**

#### **• CREDIT EVALUATION POLICY**

Credit Analysis is a bottom up approach starting with looking at each individual issuer, industry, terms and covenants of a particular issue, etc. Individual issuer level exposures are taken only after approval from investment committee, i.e. issuer becoming part of "Accepted Credit Universe". A team of credit analyst will do a detailed analysis and prepare an initiation note to introduce an issuer to the universe.

For every issuer we focus on 4 Cs of credit

- Capacity
- Character
- Collateral
- Covenants

Key focus areas are

- Management Quality
- Financial Analysis
- Business Analysis
- Industry Analysis
- Regulatory Environment
- Feedback from Creditors
- Other Issues; auditor report and qualifications, etc

Regular management interaction at various levels, supported by plant visits, interaction with rating agencies is part of the process.

Once a credit limit is set, it is regularly monitored based on internal Tier classification.

#### **• DUE DILIGENCE FOR CREDIT RISK**

While carrying out due diligence for credit risk, following parameters/attributes are analysed:

- **Management Quality** – It includes assessment of management quality, reviewing promoter background and track record, performance of group companies and possibility of group support, internal control systems, succession plans & repayment track record including that of other companies in the group.
- **Financial Analysis** – It includes analysis of Balance sheet, Profit and Loss account, and cash flow statement. Ratio analysis for the past years including quarterly/half yearly results analysis wherever available. Different set of ratios are analysed for corporates, banks, NBFCs etc.
- **Business Analysis** – It includes understanding of competitive position and competitor analysis on key parameters, strategies for growth, technical and marketing skill set, manufacturing process, productivity details and future expansion plans.
- **Industry Analysis** – It includes assessment of current and estimated demand and supply scenario, Industry structure (fragmentation), End-user analysis of demand, Industry cycles & seasonal factors affecting the business, Entry barriers, threat of import and prospects of exports, Competition from global players, Outlook for key inputs and sensitivity.
- **Regulatory Environment** - It is tracked separately for different industries in terms of Government policies, Impact of changes in taxation policies, other regulatory provisions and impact of them.

#### **D. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

The Scheme(s) under the Scheme(s) shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme(s). These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, the Scheme(s) shall be wound up in accordance with Regulation 39 (2) (c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 6 weeks of the date of closure of the New Fund Offer.

#### **E. SPECIAL CONSIDERATIONS, if any**

##### **(i) 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, regulation 41 of the SEBI (mutual Funds) Regulations, 1996 shall apply.

- (ii) 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.**

## F. DEFINITION AND EXPLANATIONS OF TERMS USED

<b>Asset Management Company (AMC)/ Investment Manager/SBIFMPL</b>	: SBI Funds Management Private Limited ('SBIFMPL'), the Asset Management Company, incorporated under the Companies Act, 1956 and authorized by SEBI to act as Investment Manager to the Schemes of SBI Mutual Fund.
<b>Business Day</b>	: 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.
<b>BSE</b>	: Bombay Stock Exchange Limited
<b>Cut-off time</b>	: 3.00 p.m.
<b>Date of Application</b>	: The date of receipt of a valid application complete in all respects for issue or repurchase (depending upon the context) of Units of the scheme by SBIFMPL Corporate Office/SBIFMPL Investor Service Centers/Investor Service Desks, SBIFMPL overseas point of acceptance or the designated centers of the Registrar.
<b>Entry Load</b>	: Entry Load means a one-time charge that the investor pays at the time of entry into the scheme. In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund. Therefore, there will be no entry load charged for investments in various funds of SBI Debt Fund Series.
<b>Exit Load</b>	: A charge paid by the investor at the time of exit from the scheme.
<b>Gilts / Govt. Securities</b>	: 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.
<b>ISCs/ISDs</b>	: Investor Service Centers/Investor Service Desks opened by SBIFMPL at various locations in India from time to time.
<b>Major</b>	: means 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.
<b>Majority Age</b>	: means the attainment of 18 years of age by the Unit Holder.
<b>Money Market Instruments</b>	: 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
<b>NAV related price</b>	: 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 exit load (if any) from the NAV and Sale Price is calculated by adding entry load (if any) to the NAV.
<b>NFO/New Fund Offer</b>	: Means New Fund Offer when the Units are issued at face value of Rs. 10 /- each.
<b>Net Asset Value / NAV</b>	: Net Asset Value of the Units of the Scheme(s) (including options thereunder) calculated in the manner provided in this SID or SAI or as may be prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.

<b>Non Resident Indian /NRI</b>	: 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.
<b>NSE MIBOR</b>	: 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.
<b>Statement of Additional Information (SAI)</b>	: Contains details of SBI Mutual Fund, its constitution, and certain tax, legal and general information.
<b>Scheme Information Document /the Scheme</b>	: This document issued by SBI Funds Management (P) Ltd. / SBI Mutual Fund, containing / the terms of offering Units of the SBI Debt Fund Series of SBI Mutual Fund for subscription as per the terms contained herein. Any modifications to the Scheme Information Document (SID) will be made by way of an addendum which will be attached to the Scheme Information Document (SID). On issuance and attachment of addendum, the Scheme Information Document (SID) will be deemed to be an updated Scheme Information Document (SID).
<b>Official Points of Acceptance</b>	: Points as designated by the AMC, i.e. the SBIFMPL Corporate Office/ SBIFMPL Investor Service Centers/Investor Service Desks, website of the Mutual Fund i.e. <a href="http://www.sbimf.com">www.sbimf.com</a> , SBIFMPL overseas point of acceptance or the designated centers of the Registrars.
<b>SBI Debt Fund Series or the Scheme</b>	: SBI Debt Fund Series – a close-ended Debt Scheme, offering a series of funds of various maturities.
<b>Purchase Price</b>	: The price [being Applicable NAV plus Entry Load (if any)] at which the Units can be purchased and calculated in the manner provided in this Scheme Information Document (SID). In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 w.e.f. August 01, 2009 there is no entry load charged to the schemes of the Mutual Fund.
<b>RBI</b>	: Reserve Bank of India, established under Reserve Bank of India Act, 1934.
<b>Registrars</b>	: The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund. 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). (148, Old Mahabalipuram Road; Okkiyam Thuraipakkan; Chennai - 600 097, Tamil Nadu (Registered Office: A & B Lakshmi Bhavan, 609, Anna Salai, Chennai - 600 006, India and, as Registrars and Transfer Agents to the Schemes
<b>Repos</b>	: Sale of Government Securities with simultaneous agreement to repurchase them at a later date.
<b>Reverse Repos</b>	: Purchase of government securities with simultaneous agreement to sell them at a later date.
<b>SBIMFTCPL/Trustees</b>	: 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 Mutual Fund vide the Restated and Amended Trust Deed dated December 29, 2004, to supervise the activities of The Fund.
<b>SEBI</b>	: Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.
<b>SEBI Regulations or Regulations</b>	: Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 for the time being in force and as amended from time to time, [including by way of circulars or notifications issued by SEBI, the Government of India].
<b>Sponsor / Settlor</b>	: 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.
<b>The Custodians</b>	: The custodians to the scheme(s) whose appointment is approved by the Trustees of SBI Mutual Fund. SBIFMPL has appointed HDFC. (SEBI Registration Number: IN/CUS/011) situated at Plot No.P-51, T.T.C. Industrial Area, MIDC, Mhape, New Mumbai 400 701, as the custodian for this scheme.

- The Fund** : Means 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 (SID).
- Unit Holder** : Any eligible applicant who has been allotted and holds a valid Unit in his/her/its name.
- Unit** : One undivided unit issued under the scheme by SBI Mutual Fund.
- Unit Capital** : The aggregate face value of the Units issued and outstanding under the scheme(s).

## **G. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

- I. The draft Scheme Information Document of SBI Debt Fund Series 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**

Signature : Sd/-

Name : **Deepak Kumar Chatterjee**  
**Managing Director & CEO**

Date: October 05, 2012

Place: Mumbai.

## II. INFORMATION ABOUT THE SCHEME

**A. TYPE OF THE SCHEME** - SBI Debt Fund Series is a Close-ended Debt Scheme.

### B. SCHEME SCHEDULE

Series	No. of funds to be launched from the date of the letter containing observation from SEBI	Name of the Funds
36 Months	2	1. SBI Debt Fund Series - 36 Months Fund – 2 2. SBI Debt Fund Series - 36 Months Fund – 3
60 Months	2	1. SBI Debt Fund Series - 60 Months Fund – 2 2. SBI Debt Fund Series - 60 Months Fund – 3

The decision to launch all or any of the above Funds would be at the discretion of the Managing Director of the AMC. The AMC may also cancel the launch of a particular Fund under any Series as laid down in the schedule on account of insufficient demand, without any notice to the general public. In case of adverse market conditions or unforeseen circumstances, the AMC reserves the right to cancel the launch of particular fund/funds under SBI Debt Fund Series. The AMC may launch the same Fund under this Series on the subsequent date laid down in the schedule.

The launch dates of schemes for SDFS will be informed from time to time.

### C. INVESTMENT OBJECTIVE OF THE SCHEME

To provide regular income, liquidity and returns to the investors through investments in a portfolio comprising of debt instruments such as Government Securities, PSU & Corporate Bonds and Money Market Instruments maturing on or before the maturity of the scheme.

### D. SCHEME ASSET ALLOCATION

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Debt *	60%	100%	Low to medium
Money market securities	0%	40%	Low to medium

\* Exposure to domestic securitized debt may be to the extent of 40% of the net assets. The Scheme shall not invest in foreign securitized debt.

The portfolio allocation indicated above would be applicable to all the Funds of various maturities launched under the scheme. Individual Funds under every series will invest only in such securities which mature on or before the date of the maturity of the Fund.

The Scheme shall not invest in derivative.

The cumulative gross exposure to Debt, Money market & Government Securities (excluding Cash or cash equivalents with residual maturity of less than 91 days) will not exceed 100% of the net assets of the scheme.

The Scheme shall not make any investment in ADRs / GDRs / Foreign Securities and also shall not engage in stock lending.

The Scheme shall not participate in repo in corporate debt.

The proportion of each of the Fund portfolio invested in each type of security will vary in accordance with economic conditions, interest rates, liquidity and other relevant considerations, including the risks associated with each investment. Performance of the scheme will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions. Individual Funds 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.

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 (Mutual Funds) 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. If the exposure falls outside the above mentioned asset allocation pattern, it will endeavor to restore within 30 days. The Fund Manager shall adopt such strategy as may be required for portfolio rebalancing. The scheme does not intend to invest in securities that are issued by a State Government or are supported by Sovereign guarantees. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

The Mutual Fund reserves the right to suitably alter the frequency of the dividend payments under the various Funds introduced under various Series depending on the performance and any change in the tax laws.

There can be no assurance that the investment objective of the scheme will be achieved. However, the scheme will largely invest in bonds/debt instruments of reputed and sound companies and Government Securities in accordance with the investment pattern stated above.

**E. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST**

The Scheme shall invest in Government of India dated Securities, Treasury Bills, Money Market instruments, Bonds/Debt Instruments including Securitized Debt.

Debt Instruments & Money Market Instruments shall cover the following various 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, 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. Securitized Debt (SD)/Pass Through Certificate (PTC) represent 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.

**F. FLOORS AND CEILING WITHIN A RANGE OF 5% OF THE INTENDED ALLOCATION AGAINST EACH SUB CLASS OF ASSET**

The scheme SBI Debt Fund Series ----- shall invest in various securities/instruments as mentioned below with the ratings mentioned against the type of instrument. As per SEBI circular Cir/IMD/DF/12/2011 dated August 01, 2011, the scheme is allowed to invest within a range of 5% of the intended allocation (floor and cap) against each sub asset class/credit rating. (*The indicative allocation shall be provided at the time of launch of the scheme.*)

Credit rating	AAA/A1+	AA	A	BBB
Instruments				
CDs				

CPs				
NCDs				
Securitized debt				
CBLO, Government of India dated securities, Treasury Bills & Cash Management Bills				

As per SEBI Circular, variations between indicative portfolio allocation and final portfolio will not be permissible except for the conditions as mentioned below:

Securities with rating A and AA shall include A+ and A- & AA+ and AA- respectively. All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered. Scheme can invest in same instruments having higher credit rating than the credit rating indicated in the above table. In case of non-availability of and taking into account the risk-reward analysis of CPs, NCDs (including securitized debt), the scheme may invest in CDs of highest ratings (public sector banks as well as private sector banks) and CBLO having equivalent or higher ratings. At the time of building up the portfolio post NFO and towards the maturity of the scheme, there may be a higher allocation to cash and cash equivalent. In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced with 30 days from the date of the said deviation.

Scheme will not invest in real estate sector & airlines sector.

The Scheme shall not invest in derivatives.

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.

The Scheme would not invest more than 30% of portfolio Assets in any sector (as per AMFI sector classification). However, this limit is not applicable for

- CBLO;
- Bank Certificate of Deposits;
- Government of India dated securities;
- Treasury Bills; &
- AAA rated instruments of Public Financial Institutions\* and AAA rated instruments of PSU Banks, if the investments in respect of the above mentioned 30% limits is in only AAA (long term) and A1+ (Short term) rated NBFCs (issuer).

\* Public Financial Institutions (PFIs) means those PFIs as specified in Annexure 2 of RBI Master Circular No. RBI/2011-12/70 DBOD.FID.FIC. No.4 / 01.02.00/2011-12 - Master Circular - Exposure Norms for Financial Institutions dated 01 July, 2011.

## **G. INVESTMENT STRATEGIES**

SBI Debt Fund Series is a Close-ended Debt Scheme and the objective is to provide regular income, liquidity and returns to the investors through investments in a portfolio comprising of debt instruments such as Government Securities, PSU & Corporate Bonds and Money Market Instruments.

Investments under SDFS series would be made only in securities which mature on or before the date of the maturity of the Scheme. The scheme has the flexibility to invest in the entire range of debt instruments and would seek to minimise interest rate risk while avoiding credit risks. The issuer selection for credit exposure would be based on financial parameters such as Turnover, Net Worth, Gearing, Interest Coverage Ratio and Profitability track record. Companies in the investment universe are initially screened on the basis of Management quality, Business and Industry analysis & Feedback from creditors/ Rating agencies. Companies which meet the initial screening norms are then evaluated on the financial norms for consideration in the investment. The scheme would make investment in securities in the investment universe based on market spreads and liquidity, so as to match the investment horizon with the scheme maturity. Investment in sovereign papers would be based on interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data and trends in macro variables such as credit growth, liquidity, money supply growth, fiscal numbers and the global interest environment.

**Features differentiating among different series of funds are as follows:**

### **36 months Fund:**

**Maturity:** The fund matures at the end of 36 months.

**Investor profile:** Ideally suited for investors with investment horizon of 36 Months

**Liquidity:** In normal market situation, 36 month papers have lower liquidity compared to 3 months, 6 months, 12 months, 24 months and similar or higher liquidity compared to higher maturity papers (60 months etc)

**Yield:** In normal market conditions, the yield of the portfolio constructed with papers maturing around 36 months will be higher than 3 months, 6 months, 12 months, 24 months fund but lower than higher maturity papers (60 months etc)

**Securities:** The fund will invest in medium term debt assets.

#### **60 months Fund:**

**Maturity:** The fund matures at the end of 60 months.

**Investor profile:** Ideally suited for investors with investment horizon of 60 Months

**Liquidity:** In normal market situation, 60 month papers have lower liquidity compared to 3 months, 6 months, 12 months, 24 months, 36 months and similar or higher liquidity compared to higher maturity papers (10 years etc)

**Yield:** In normal market conditions, the yield of the portfolio constructed with papers maturing around 60 months will be higher than 3 months, 6 months, 12 months, 24 months, 36 months fund but lower than higher maturity papers (10 years etc)

**Securities:** The fund will invest in medium term debt assets.

### **H. OPTION FOR INVESTMENT**

SBI Debt Fund Series is a close-ended debt scheme offering investor two options for investment - Growth and Dividend option. Dividend option will have the facility of Payout & Transfer. Both Growth and Dividend option will be available under all the funds launched under SBI Debt Fund Series. The Dividend option would endeavor 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 the options would be maintained as a common portfolio.

The Growth Option will be the default option & dividend payout will be default facility and hence if an investor fails to specify the option applied for, he will be allocated Units under the Growth Option of the Scheme and if investor opts for dividend option & fails to tick either payout or transfer facility, payout will be the default option.

### **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 a scheme** - A close ended debt scheme

**(ii) Investment Objective -:** To provide regular income, liquidity and returns to the investors through investments in a portfolio comprising of debt instruments such as Government Securities, PSU & Corporate Bonds and Money Market Instruments maturing on or before the maturity of the scheme.

- Main Objective - Income
- 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:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Debt *	60%	100%	Low to medium
Money market securities	0%	40%	Low to medium

\* Exposure to domestic securitized debt may be to the extent of 40% of the net assets. The Scheme shall not invest in foreign securitized debt.

**(iii) Terms of Issue**

Provisions in respect of Liquidity, Aggregate fees and expenses as indicated in this Scheme Information document.

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 unitholders is carried out unless:

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

### **J. BENCHMARK OF THE SCHEME**

SDFS – 36 months, SDFS – 60 months would be benchmarked to CRISIL Composite Bond Fund Index.

The performance of the funds will have CRISIL Composite Bond Fund Index as the benchmark, since these funds would predominantly invest in bonds or debt instruments having maturity below 10 years to closely resemble that of a CRISIL Composite Bond Fund Index.

#### **K. FUND MANAGER OF THE SCHEME**

<b>Name of the Fund Manager</b>	<b>Educational Qualifications</b>	<b>Experience</b>
Mr. Rajeev Radhakrishnan Age : 33 Years	B.E (Production). MMS (Finance), CFA (CFA Institute, USA)	Total experience of 10 years in funds management. Around 8 years in Fixed Income funds management and dealing. Previously he was associated UTI Asset Management Company Ltd. as Co - Fund Manager  Past experiences: <ul style="list-style-type: none"> <li>▪ SBI Funds Management P. Ltd - (From June 09, 2008 onwards</li> <li>▪ Co- Fund Manager - UTI Asset Management Company Limited (June 2001-2008)</li> </ul> Various funds being managed by Mr. Rajeev Radhakrishnan are Magnum Insta Cash Fund, SBI Premier Liquid Fund, Magnum Children Benefit Plan, Magnum Income Plus Fund – Saving Plan, SBI Capital Protection Oriented Fund – Series I, Series II & Series III, SBI Short Horizon Debt Fund and the existing Debt Fund Series.

#### **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.

- a. 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. 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.

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.”

- b. 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.

- c. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.
- d. Transfer of investments from one scheme to another scheme, including this scheme, under the Mutual Fund shall be allowed only if :
- I. 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
  - II. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

- e. 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 interscheme 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.
- f. Every mutual fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.
- g. The assets of the scheme shall not in any manner be used for short selling and securities lending and borrowing. The Scheme shall not invest in derivative products.
- h. 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.
- i. 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 SEBI vide its circular no. SEBI/IMD/CIR No. 1/91171/07 dated 16th April 2007 & SEBI/IMD/CIR No. 7 / 129592 dated June 23, 2008.
- j. The scheme shall not make any investment in;
  - 1) any unlisted security of an associate or group company of the sponsor; or
  - 2) any security issued by way of private placement by an associate or group company of the sponsor; or
  - 3) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- n. 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. DISCLOSURES PERTAINING TO SECURITIZED DEBT**

##### **Risk profile of securitized debt vis-a-vis risk appetite of the scheme**

Since the fixed income component of held-to-maturity portion of the scheme would not be traded and tenor of these securities of this component will be in line with the tenor of the scheme, to that extent, the liquidity risk would be minimized. Also the securities in this component would be of highest credit ratings.

##### **Policy relating to originators:**

A securitization transaction involves sale of receivables by the originator (a bank, non-banking finance company, housing finance company, or a manufacturing/service company) to a Special Purpose Vehicle (SPV), typically set up in the form of a trust. Investors are issued rated Pass Through Certificates (PTCs), the proceeds of which are paid as consideration to the originator. In this manner, the originator, by selling his loan receivables to an SPV, receives consideration from investors much before the maturity of the underlying loans. Investors are paid from the collections of the underlying loans from borrowers. Typically, the transaction is provided with a limited amount of credit enhancement (as stipulated by the rating agency for a target rating), which provides protection to investors against defaults by the underlying borrowers.

The scheme will invest in instruments of the originator only if the originator has an investment grade rating. Over and above the credit rating assigned by credit rating agencies to the originator, SBI MF will conduct an additional evaluation on

- Previous track record on origination, servicing and performance of existing pools
- Willingness to pay, through credit enhancement facilities etc.
- Ability to pay
- Business risk assessment, wherein following factors are considered:
  - Outlook for the economy (domestic and global)
  - Outlook for the industry
  - Originator/Pool specific factors

For single loan PTC, credit evaluation of the underlying corporate will be carried out as with any other debt instruments

##### **Risk mitigation strategies:**

Risk mitigation strategies will depend on each asset class, whether they are unsecured loans or secured, seasoning, collection history, past recovery rates, originator's financial profile, servicing performance, etc for each asset class. SBI MF will invest in pools with investment grade rating by SEBI recognised rating agencies. In addition some specific risk mitigation measures will include

Risk	Mitigants
Credit Risk	Analysis of originator with respect to past track record, systems and processes, performance of pools, collateral adequacy and disclosure frequency; Analysis of specific pool with respect to nature of underlying asset, seasoning, loan sizes, loan to value ratio, geographical diversity, etc
Counterparty Risk	Past track record of handling securitized transactions, disclosure adequacy and frequency
Legal Risk	Check with rating agency that investors' interest is not compromised, specific protection measures like bankruptcy remoteness, etc are built in Separate in-house legal opinion on transactions,
Market Risk	Liquidity, Prepayment and Interest Rate Risk Analysis and level of their mitigation through transaction structure and credit enhancements provided

**The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments:**

Framework that will be applied while evaluating investment decision relating to a pool securitization transaction:

Characteristics/Type of Pool	Mortgage Loan	Commercial Vehicle and Construction Equipment	CAR	2 wheelers	Micro Finance Pools	Personal Loans	Single Sell Downs	Others
Approximate Average maturity (in Months)	60-120 months	12-48 months	12-48 months	12-24 months	12 months	12-36 months	NA	NA
Collateral margin (including cash ,guarantees, excess interest spread , subordinate tranche)	5-20%	5-20%	5-20%	5-20%	10-30%	10-30%	NA	NA
Average Loan to Value Ratio	Less than 90%	Less than 90%	Less than 90%	Less than 90%	NA	NA	NA	NA
Average seasoning of the Pool	6-12 months	3-6 months	3-6 months	3-6 months	3-12 weeks	1-3 months	0-3 months	
Maximum single exposure range	3-4%	3-4%	Retail	Retail	Retail	Retail	NA	NA
Average single exposure range %	1-1.5%	1.5-2%	Retail	Retail	Retail	Retail	NA	NA

*Information illustrated in the Table above, is based on the current scenario relating to Securitized Debt market and is subject to change depending upon the change in the related factors.*

We endeavor to consider some of the important risk mitigating factors for securitized pool i.e.

- ⇒ Average original maturity of the pool: based on different asset classes and current market practices
- ⇒ Collateral margin including cash collateral and other credit enhancements
- ⇒ Loan to Value Ratio
- ⇒ Average seasoning of the pool, which is a key indicator of past pool performance
- ⇒ Default rate distribution
- ⇒ Geographical Distribution
- ⇒ Maximum single exposure: Retail pools (passenger cars, 2-wheelers, Micro finance, personal loans, etc) are generally well diversified with maximum and average single exposure limits within 1%.

As illustrated above, these factors vary for different asset classes and would be based on interactions with each originator as well as the credit rating agency

**Minimum retention period of the debt by originator prior to securitization:**

RBI has come out with discussion paper on minimum retention period for all securitized debt in April 2010. Generally, a requirement to keep the originated loans in its own books at least for some period until full disbursement of loans for an activity/purpose, acquisition of asset by the borrower, completion of project, as the case may be; OR, observing a minimum servicing of the loan by the borrower should ensure exercise of due diligence by the originating banks. SBI MF will follow RBI guidelines on the retention period or average seasoning of pool (as per above framework), whichever is more stringent.

**Minimum retention percentage by originator of debts to be securitized**

RBI has come out with discussion paper on minimum retention percentage for all securitized debt in April 2010. SBI MF will follow RBI guidelines on the retention percentage or collateral margin requirement (as per above framework), whichever is more stringent.

**The mechanism to tackle conflict of interest when the mutual fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the fund**

Investments made by the Scheme in any asset are done based on the requirements of the Scheme and is in accordance with the investment policy. All Investments are made entirely at an arm's length basis with no consideration of any existing / consequent investments by any party related to the transaction (originator, issuer, borrower etc.). Investments made in Securitised debt are made as per the Investment pattern of the Scheme and are done after detailed analysis of the underlying asset. There might be instances of Originator investing in the same scheme but both the transactions are at arm's length and avoid any conflict of interest.

#### **The resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt**

As with any other debt instruments, investment in securitized debt instruments will be closely monitored by a dedicated team of credit analysts, ratings of any such instruments will be continuously tracked and periodic performance report from Trustee and MIS from Originators, if any would be scrutinized closely

#### **O. DEBT MARKET IN INDIA**

The Indian debt markets are one of the largest and rapidly developing markets in Asia. Government and Public Sector enterprises are the predominant borrowers in the market. The debt markets have received lot of regulatory and governmental focus off late and are developing fast, with the rapid introduction of new instruments including derivatives. Foreign Institutional Investors are also allowed to invest in Indian debt markets subject to ceiling levels announced by the government. There has been a considerable increase in the trading volumes in the market. The trading volumes are largely concentrated in the Government of India Securities, which contribute a significant proportion of the daily trades.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) , Treasury Bills (issued by RBI) and the CBLO (collateralized lending and borrowing facility).

Government securities are largely traded on a Negotiated Order Matching system (NDS OM) apart from the OTC market. The settlement of trades both in the Gsec markets and the overnight repo and CBLO are guaranteed and done by a central counterparty, the Clearing corporation of India (CCIL). Money market deals involving CD's and CP's are traded and settled on an OTC basis. The clearing and settlement of corporate bond deals are now routed through a central counterparty established by the exchanges BSE (ICCL) and NSE (NSCCL) which settles deals on a DVP (Delivery versus payment ) non guaranteed basis.

The current market yields of various instruments and the factors affecting prices of such securities are given hereunder. The securitized instruments of higher ratings generally offer yields which are 50-75 basis points higher than the comparable normal debt instruments.

Following are the yield matrix of various debt instruments:

<b>Instruments</b>	<b>Indicative yield range</b>
Overnight rates	8.50% -9.00%
90 day Commercial Paper	10.25%-10.50%
91-day T-bill	8.50%- 8.90%
1 year G-Sec.	8.25%- 8.60%
5 year G – Sec	8.25% – 8.40 %
10 year G-Sec.	8.15%-8.40%
1 year AAA Bond	9.70%-10.00 %
5 year AAA Bond	9.30%– 9.65 %

The interest rate market conditions are influenced by the Liquidity in the system, Credit growth, GDP growth, Inflows into the Country, Currency movement in the Forex market, demand and supply of issues and change in investors' preference. Generally when there is a rise in interest rates the price of securities fall and vice versa. The extent of change in price shall depend on the rating, tenor to maturity, coupon and the extent of fall or rise in interest rates. The Government securities carry zero credit risk, but they carry interest rate risk like any other Fixed Income Securities. Money market instruments such as CP's and CD's which are fairly liquid are not listed in exchanges. The impact cost of offloading the various asset classes differ depending on market conditions and may impair the value of the securities to that extent. Further, investments in securitized instruments or structured obligation papers carry a higher illiquidity risk. They also carry limited recourse to the originator, delinquency risk out of the defaults on the receivables and prepayment risk which affects the yields on the instruments.

#### **P. 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."

#### **Q. 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

#### 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>The Mutual Fund may according to market conditions introduce Funds of various maturities at various times. The Units will be available at Rs. 10/- per Unit for each and every Fund under each Series as and when they are introduced for sale.</p> <p>The subscription for any Fund in the Series will be open to the public for minimum 1 day or as many days as maybe decided by the Managing Director. However, the AMC reserves the right to close the subscription earlier, after giving a day's notice to the investors. The AMC also reserves the right to suspend the issue at any time after a day's notice. Also AMC reserves the right to extend the NFO period by giving a day's notice. However total NFO period will not exceed the NFO period prescribed in regulations which is 15 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, subject to the applicable load, if any.</p>
<p>Minimum Amount for Application in the NFO</p>	<p>Rs. 5,000/- and in multiples of Re. 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. 20 Crore for each fund under the series.</p>
<p>Maximum Amount to be raised</p>	<p>No upper limit.</p>
<p>Options offered</p>	<p><b>Options</b></p> <p>SBI Debt Fund Series is a close-ended debt scheme offering investor two options for investment - Growth and Dividend option. Dividend option will have the facility of Payout &amp; Transfer. Both Growth and Dividend option will be available under all the funds launched under SBI Debt Fund Series. The Dividend option would endeavor 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 the options would be maintained as a common portfolio.</p> <p>Investor may please note that Dividend Transfer is an additional facility being provided under the Dividend sub – option and this facility would only available for NFO investors.</p> <p>The Growth Option will be the default option &amp; dividend payout will be default facility and hence if an investor fails to specify the option applied for, he will be allocated Units under the Growth Option of the Scheme and if investor opts for dividend option &amp; fails to tick either payout or transfer facility, payout will be the default option.</p>
<p>Dividend Policy</p>	<p>Subject to SEBI Regulations from time to time regarding payment and distribution of dividend, the scheme shall endeavor to declare dividend on periodic basis.</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, SEBI / IMD / CIR No. 3 /</p>

	65370 / 06 dated April 21, 2006 as amended from time to time.
Allotment	<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 5 business days after the closure of New Fund Offer. Application for issue of Units will not be binding on the fund and may be rejected on account of failure to fulfill the requirements as specified in the application form.</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 5 working days from the date of receipt of request as stipulated under SEBI Regulation 36.</p>
Refund	If application is rejected, full amount will be refunded within 5 business days from the closure of NFO. If refunded later than 5 business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC.
<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 authorizations 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 authorized 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 and eligible institutions;</li> <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 is required to provide prescribed document for changing the status in the Fund's records from 'Minor' to 'Major'. For details of the documentation pertaining to investment made on behalf of minor, please refer to</p>

Statement of Additional Information (SAI) pertaining to investment made on behalf of minor.

**Notes :**

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.
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 notarized or the relevant resolution or authority to make the application as the case may be, or duly notarized copy thereof, along with a certified copy of the Memorandum and Articles of Association and/or by-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 authorized 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.

**Applications not complying with the above are liable to be rejected.**

3. Returned cheques are not to be presented again for collection, and the accompanying application forms are liable to be rejected

**Who cannot invest**

It should be noted that the following entities cannot invest in the scheme(s) :

1. Any individual who is a Foreign National
2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).

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

Subject to the Regulations, any application for 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.

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.

Where can you submit the filled up applications.	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.
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. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action.</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 also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI.</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 "SBIMF-SDFS-XX Months". 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	<p>Trustees will ensure that before the launch of the Scheme, in – principle approval for listing has been obtained.</p> <p>The Scheme will mandatorily be listed on Bombay Stock Exchange Limited. Further, the AMC may at its discretion list the units on any Stock Exchange.</p> <p>Scheme will be listed within five business days from the date of allotment.</p>
Maturity	<p>The Plan under the scheme will come to an end on the maturity date. The Scheme shall matured on the expiry of the tenure of the plans from the date of allotment. On maturity of the Plans, the outstanding Units shall be redeemed and proceeds will be paid to the Unitholder.</p> <p>The proceeds on maturity will be payable to the persons whose names are appearing in beneficiary position details received from depositories after the suspension /deactivation /freezing of ISIN.</p> <p>In case the maturity date for any Fund falls on a non-business day, then the immediately succeeding business day would be reckoned as the maturity date for the Fund.</p>
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	Not Available
Restrictions, if any, on the right to freely retain or dispose of units being offered.	The Units of the Scheme are available for trading and transfer only in demat mode via the stock exchanges until maturity.
Additional mode of payment through Applications Supported by	Pursuant to SEBI Circular No. SEBI/IMD/CIR No 18 / 198647

Blocked Amount (referred to as "ASBA") in Mutual Funds	<p>/2010 dated March 15, 2010 &amp; SEBI Circular No. Cir / IMD / DF / 6 / 2010 dated July 28, 2010, SEBI has extended ASBA facility to the investors subscribing to New Fund Offers (NFOs) of mutual fund schemes. Accordingly, all NFOs launched on or after October 01, 2010 would compulsorily offer ASBA facility to the investors.</p> <p>Investors may apply through the ASBA process during the NFO period of the Scheme by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the amount in the account as per the authority contained in the ASBA form, and undertake other tasks as per the procedure specified therein.</p> <p>As per the ASBA process, if an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account. The investor is required to submit a copy of the acknowledgment receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to be furnished to SBI Mutual Fund.</p> <p>SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA.</p> <p>For the complete list of designated branches of above mentioned SCSBs, please refer to websites - <a href="http://www.sebi.gov.in">www.sebi.gov.in</a>, <a href="http://www.bseindia.com">www.bseindia.com</a> and <a href="http://www.nseindia.com">www.nseindia.com</a></p> <p>2. Eligible investors for ASBA maintaining their account in any of the above SCSBs may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard.</p>
Transaction Charges	<p>In accordance with the terms of the SEBI Circular No. Cir/IMD/ DF/13/ 2011 dated August 22, 2011, SEBI has allowed Asset Management Companies (AMCs) to deduct transaction charges per subscription of Rs. 10,000/- and above.</p> <p>Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.</p> <p>Accordingly, the Fund shall deduct Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through a distributor/agent (<b>who have specifically "opted in" to receive the transaction charges</b>) as under:</p> <p><b>(i) First Time Mutual Fund Investor (across Mutual Funds):</b> Transaction charges of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance amount shall be invested in the relevant scheme opted by the investor.</p> <p><b>(ii) Investor other than First Time Mutual Fund Investor:</b> Transaction charges of Rs. 100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance amount shall be invested in the relevant scheme opted by the investor.</p> <p><b>(iii) Transaction charges shall not be deducted for:</b></p> <ul style="list-style-type: none"> <li>(a) purchases /subscriptions for an amount less than Rs. 10,000/-;</li> <li>(b) transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic</li> </ul>

	<p>Transfer Plan/Systematic Withdrawal Plan / Dividend Transfer Plan, etc.</p> <ul style="list-style-type: none"><li>(c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent).</li><li>(d) transactions carried out through the stock exchange mode.</li></ul>
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## 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>Since scheme is close ended, units of the funds will be not offered on ongoing basis.</p> <p>To provide liquidity to the investors, the Fund proposes to be listed on Bombay Stock Exchange.</p>
<p>Ongoing price for subscription (purchase)/switch-in (from other schemes of the mutual fund) by investors.</p>	<p>Being a Close ended Scheme, Units cannot be subscribed after the closure of NFO.</p>
<p>Ongoing price for redemption (sale) /switch outs (to other schemes of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions/switch outs.</p> <p><i>Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be: Rs. 10* (1-0.02) = Rs. 9.80</i></p>	<p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchanges. The scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be paid out within 10 business days, subject to availability of all relevant documents and details.</p>
<p>Cut off timing for 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>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme</p>
<p>Minimum amount for purchase/ redemption/ switches</p>	<p>Not Applicable</p>
<p>Minimum balance to be maintained</p>	<p>Not Applicable</p>
<p><b>Trading and Demat</b></p>	<p>Investors have option to hold the units in demat form in addition to account statement. Since the scheme is going to be listed and no direct repurchase facility is available with the Mutual Fund, the investors who intend to trade in units are required to have a Demat Account and hold the units in the dematerialised form only. This being a Closed Ended Scheme, no premature redemption can be made through redemption instruction to the Mutual Fund until maturity. However, the Scheme provides for liquidity through listing on the BSE (and/or any other recognized stock exchange where the units are listed). Unitholders who intend to avail of the facility to trade in units are required to have a Demat Account.</p>
<p>Where can the applications for purchase/redemption switches be submitted?</p>	<p>For submitting the applications for repurchase/ redemption please see the official points of acceptance given at the end of the SID.</p>
<p>Special Products</p>	<p>SIP, SWP, STP are not available</p>
<p><b>Accounts Statements</b></p>	<p>Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:</p> <p>The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before tenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month:</p> <p>Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is issued, on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.</p> <ul style="list-style-type: none"> <li>• Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of</li> </ul>

	<p>sending consolidated account statement.</p> <ul style="list-style-type: none"> <li>• <b>Account Statements for investors holding demat accounts:</b> Subsequent account statement may be obtained from the depository participants with whom the investor holds the DP account.</li> <li>• The asset management company shall issue units in dematerialized form to a unitholder of the Scheme within two working days of the receipt of request from the unitholder.</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 repurchase proceeds on maturity shall be dispatched to the unitholders within 10 working days.
Delay in payment of redemption / repurchase proceeds/ in dispatch of dividend	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 in payment of redemption proceeds on maturity or in the event of failure to dispatch dividend with the stipulated time period (presently @ 15% per annum).

### C. PERIODIC DISCLOSURES

<p><b>Net Asset Value</b></p> <p>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.</p>	<p>NAV would be computed and declared on daily basis under the scheme. 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> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p> <p>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.</p>		
<p>Half yearly Disclosures: Portfolio / Financial Results</p> <p>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.</p>	<p>Before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half – yearly unaudited financial results on the website of the SBI Mutual Fund i.e. <a href="http://www.sbimf.com">www.sbimf.com</a>. A notice advertisement communicating the investors that the financial results shall be hosted on the website shall be published 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.</p> <p>Before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund will either publish the scheme's portfolio details in the newspapers or send it to the unit holders in the format as prescribed by SEBI (Mutual Funds) Regulations, 1996. The same will also be hosted on the website of SBI Mutual Fund i.e. <a href="http://www.sbimf.com">www.sbimf.com</a>. The publication of such statement shall be 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.</p>		
Annual Report	Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.		
Associate Transactions	Please refer to Statement of Additional Information (SAI).		
Taxation	<b>Tax</b>	<b>Resident Investors</b>	<b>Mutual Fund</b>
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>Tax on Dividend *</b>	Nil, in the hands of investors	<b>Dividend Distribution Tax</b> For the investments by individual/HUF investors – 12.50 %  For the investments by other than individual/HUF investors – 30.00 %
	<b>Capital Gains*:</b>		
	Long Term	10% without indexation benefit & 20% with indexation benefit	Nil
	Short Term	At marginal tax rate applicable to the investor	Nil
*plus applicable surcharge and education cess <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 (Head – Customer Service) Address: SBI Funds Management Pvt. Ltd., 701-703, Raheja Centre, Nariman Point, Mumbai 400 021. Telephone number: 022-43511611/43511612/43511613 Fax: 022-43511615 e-mail: <a href="mailto:customer.delight@sbimf.com">customer.delight@sbimf.com</a>		

#### **D. NAV INFORMATION**

NAV of the sub-funds under the series is computed and declared on daily basis. The NAV under the Scheme shall be calculated up to 4 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. In the case of close-ended scheme the repurchase price shall not be lower than 95% of the NAV.

#### IV. FEES AND EXPENSES

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

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

The entire New Fund Offer expenses for the launch of each fund under the series will be borne by the 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.

Securities and Exchange Board Of India (Mutual Funds) (Second Amendment) Regulations, 2012, has revised the expense provision which can be charged by the Mutual Fund Schemes. Given below is the expense structure of the Scheme before the commencement of the Securities and Exchange Board of India (mutual Funds) (Second Amendment) Regulation, 2012:

The AMC has estimated that upto 2.25% of the weekly average net assets will be charged to the schemes as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund i.e. [www.sbimf.com](http://www.sbimf.com). The mutual fund would update the current expense ratios on the website within two working days mentioning the effective date of the change.

Particulars	% of Net Assets
Investment Management Fee	1.25%
Marketing and Distribution Expenses	0.60%
Registrar & Transfer Agent's fees and Stamp duty	0.10%
Custodial fees & expenses	0.05%
Listing Fee	0.05%
Trustee fees	0.01%
Other expenses	0.19%
<b>Total expenses to be charged to the scheme</b>	<b>2.25%</b>

The asset management company ("AMC") is entitled to charge the scheme with investment and advisory fees. In addition to such fees, the AMC may charge the scheme such expenses as may be permitted under Regulations from time to time.

Pursuant to the amendment to Regulation 52 of SEBI (Mutual Funds) Regulations, 1996 vide SEBI (Mutual Funds) (Second Amendment) Regulations, 2012 read with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012; the maximum Annual Scheme Recurring Expenses that can be charged to the Scheme has been revised as follows effective October 01, 2012:

The AMC reserves the right to increase and decrease the fee within the ceilings prescribed under SEBI Regulations. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.

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:

- i) 2.45% on the first Rs.100 cr. of daily average net assets.
- ii) 2.20% on the next Rs.300 cr. of daily average net assets.
- iii) 1.95% on the next Rs.300 cr. of daily average net assets.
- iv) 1.70 % on the balance of the daily average net assets.

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

Any recurring expenses incurred over and above the aforesaid limit shall be borne by AMC.

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

1. The service tax on investment management and advisory fees
2. Brokerage and transaction costs (including Service Tax) which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions; the securities transaction tax (STT) will continue to be included in the cost of investment and will not come under the limit of 0.12% & 0.05% mentioned above, as the case may be.
3. Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified from time to time are at least –
  - 30 percent of gross new inflows in the scheme, or;
  - 15 percent of the average assets under management (year to date) of the scheme, whichever is higher:

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

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

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

4. Further, the below mentioned expenses and charges shall be borne by the Scheme within the maximum limit of annual recurring expenses as prescribed in Regulation 52.
  - a) Service tax on expenses other than investment and advisory fees; and,
  - b) Brokerage and transaction costs (including service tax) incurred for the purpose of execution of trade in excess of 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions, if any.

For investor education and awareness initiative, the AMC or the Scheme of the Fund will annually set apart at least 0.02% of daily net asset of the Schemes of the Fund within the maximum limit of the total expense ratio as per SEBI Regulation.

Within such total recurring expenses charged to the scheme as above, the investment management and advisory fee (charged as a percentage of daily net assets) would be as decided by the AMC from time to time, provided that the investment management and advisory fee shall not exceed the aggregate of expenses charged under SEBI Regulation

The total annual recurring expenses of the Scheme including the investment management and advisory fee (together with additional management fee wherever applicable) shall not exceed the limit stated in Regulation 52 read with aforesaid SEBI circular dated September 13, 2012, as explained above.

Any excess over these specified ceilings would be borne by the AMC.

Pursuant to Regulation 52 of SEBI Mutual Funds Regulations, 1996, the total expenses of the scheme shall be subject to the following limits:

The maximum annual recurring expenses that can be charged to a scheme shall be within the limits stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulations, 1996.

<b>Category of expense</b>	<b>Ceilings as per SEBI</b>
Investment management & advisory fee to be charged by the AMC.	The AMC may charge the Scheme(s) with investment advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations
Fees and expenses of Trustees	0.01% of the average daily 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 above
Registrar Services for transfer of units sold or redeemed	On actuals, within the overall ceiling mentioned above
Brokerage & Transaction cost	On actuals, within the overall ceiling mentioned above
Audit fees	On actuals, within the overall ceiling mentioned above
Marketing & selling expenses, including agent commission, if any	On actuals, within the overall ceiling mentioned above .
Cost of investor communication & statutory advertising	On actuals, within the overall ceiling mentioned above
Cost of providing account statements & dividend redemption warrants	On actuals, within the overall ceiling mentioned above
Cost of fund transfer from location to location	On actuals, within the overall ceiling mentioned above
Insurance premium paid by the fund	On actuals, within the overall ceiling mentioned above
Winding up costs	On actuals, within the overall ceiling mentioned above

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.

<b>Nature of expense</b>	<b>Charge (% of NAV)</b>
<b>Entry Load</b>	Not Applicable, In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund.
<b>Exit Load</b>	Not Applicable, Since the Scheme will be listed on Bombay Stock Exchange or such other exchange as may be decided by the AMC for proving liquidity therefore no exit load will be applicable

No load shall be charged for redemption at maturity of the respective Series.

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

### **V. RIGHTS OF UNITHOLDERS**

Please refer to SAI 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.*

Against Sponsor:

1. The Reserve Bank of India has imposed penalty of Rs. 10 Lakh on State Bank of India in exercise of the power conferred under the Section 47 A (1) (b) read with Section 46 (4) (i) of the Banking Regulation Act, 1949. The penalty was imposed for contravention of various instructions issued by the Reserve Bank of India in respect of derivatives, such as failure to carry due diligence in regard to suitability of products, selling derivatives products to users not having risk management policies and not verifying the underlying/ adequacy of underlying and eligible limits under past performance route.
2. SBI Canada  
Penalty of CAD 12,500/- imposed by Federal Consumer Agency of Canada (FCAC) on account of alleged violation to Borrowing (Banks) Regulation regarding discrepancies in information disclosure document required to be provided to the borrowers.
3. PT Indomonex Jakarta
  - (a) Penalty of IDR 0.2 mio (INR 897.00) imposed by Indonesian Regulator on account of erroneous filing of different figures of RWA on new transactions (Repo) between publication report and monthly report position Publication report and monthly report and monthly report position as on 30.09.08.
  - (b) Penalty of IDR 30 mio (INR 1.35 lacs) charged by Indonesian Regulator on account of late reporting of new appointment of the Branch Manager of Main branch to the regulators.
4. SBI Canada  
Penalty of CAD 750/- imposed by Federal Consumer Agency of Canada (FCAC) on SBI Canada on account of late and erroneous filing of financial returns for the period 01.01.2008 to 31.03.2008.  
There are no any monetary penalties imposed and/ or action taken by any financial regulatory body or governmental authority, against 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.*

Some ordinary routine litigations incidental to the business of the Fund are pending, and further a 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 Jurisdiction 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 Pumpsar Distilleries Limited. M/s A.R. Bhole and Company. Advocates are defending the case on our behalf. The filing of our written statement was delayed. The last hearing in the matter took place on March 10, 2010 and the matter is now pending for final hearing

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) SEBI has 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 by SBI Mutual Fund, having suspected SBI Mutual Fund of indulging in insider trading on account of proposed merger of M/s Orbi Tech Solutions with M/s Polaris Software Lab Limited, i.e. 'unpublished price sensitive information' about Polaris under the SEBI (Insider Trading Regulation) Regulation, 1992. SBIMF has denied having violated of any insider trading regulation or SEBI Act. SEBI had issued a show cause notice on June 20, 2007 and SBIMF has replied to SEBI on June 30, 2008. Since then, there has been no further communication on the matter from SEBI till date.
- b) SEBI had initiated an investigation 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. The Central Bureau of Investigation also investigated about the various aspects of transactions in the shares of M/s. Padmini Technologies Limited which included investments by various schemes of SBI Mutual Fund during the period. A case was subsequently filed in the Sessions Court at Mumbai in 2006 against some ex-employees of the Company. SBI Funds Management Private Limited, SBI Mutual Fund Trustee Company Pvt. Ltd. and SBI Mutual Fund are not parties to this case. The internal investigations conducted by the Chairman, Board of Trustees, SBI Mutual Fund, however, had ruled out any questionable intentions in the matter. Further, a show cause notice dated January 29, 2010, was received from SEBI in the matter and SBIMF has replied to the show cause notice. SBIMF has made an application to SEBI to settle the matter through the consent process, i.e. on a no-fault basis, without accepting or denying guilt.
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 September 12, 2012.

For and on behalf of the Board of Directors,  
SBI Funds Management Private Limited  
(the Asset Management Company for SBI Mutual Fund)

sd/-

Place: Mumbai

Date: -----

Name : **Deepak Kumar Chatterjee**  
Designation : **Managing Director & CEO**

## **SBIMF INVESTORS SERVICE CENTRES**

**AHMEDABAD:** SBIMF Investors Service Centre, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006, Tel: (079)26423060, 26463090, Cell: 9825300439. **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)22123784, Cell: 9980102463. **BHILAI:** SBIMF Investors Service Centre, F-7 Commercial Complex, Uttar Gangotri, Supela, G.E. Road, Bhilai-490 023, Tel: 0788- 2273261, 2272344, Cell: 9826163425-986630000. **BHOPAL:** SBIMF Investors Service Centre, 133, Kay Kay Business Centre, Above City Bank, M.P.Nagar Zone -I, Bhopal-462011, Tel: 0755-2557341, Cell: 9826907341. **BHUBANESHWAR:** SBIMF Investors Service Centre, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneswar-751001, Tel: (0674)2392401/501, Cell: 9937027402. **CHANDIGARH:** SBIMF Investors Service Centre, State Bank Of India, Local Head Office, 1st Floor, Sector - 17B, Chandigarh-160017, Tel: (0172)2709728, Cell: 9814108415. **CHENNAI:** SBI MF-Investor Service Centre, Sigapi Achi Building II Floor, 18/3, Marshalls Road, Rukmani Lakshmpathy Road, Egmore, Chennai - 600 008, Tel: 044 2854 3382 / 3383, 044 2854 3384 / 3385, Cell: 9840084081. **COIMBATORE:** SBIMF Investors Service Centre, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel: (0422) 2541666, Cell: 9842229110. **ERNAKULAM:** SBIMF Investors Service Centre, 28/218 II Floor, Manorama Junction, Above SBI Ernakulam South Branch, S A Road, Panampilly Nagar, Ernakulam-682036, Tel: (0484)2318886, 2318886, 2323489, Cell: 9746311110. **GOA:** SBIMF Investor Service Centre, Ground Floor, Kamat Chambers, Opp. Neptune Hotel, Panaji Goa 403 001. Tel: (0832) 2235283 / 6642475, Cell: 9822102690. **GURGAON:** SBIMF Investor Service Centre, Vatika First India Place, Tower B, Ground Floor, Block A, Sushant Lok Phase I, M G Road, Gurgaon-122002, Tel: Tel-0124-4200828, Cell: 9810064560. **GUWAHATI:** SBIMF Investors Service Centre, Sethi Trust Building, Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel: (0361)2463704, Cell: 9864064799. **HYDERABAD:** SBIMF Investors Service Centre, 1st Floor, State Bank of India, Local Head Office, Koti, Hyderabad-500195, Tel: (040)24756241, Cell: 9848014584. **INDORE:** SBIMF Investors Service Centre, 215-216 City Centre, 2nd floor, 570 M.G. Road, Indore-452001. Tel: (0731)2541141, Cell: 9926024522. **JAIPUR:** SBIMF Investors Service Centre, State Bank of India, Sanganer Gate, Jaipur-302001, Tel: (0141)2567354, Cell: 9829067354. **KANPUR:** SBIMF Investor Service Centre, C/o State Bank of India, C/O SBI C & I DIVISION - MAIN BRANCH M. G. ROAD KANPUR, Tel: (0512) 2331631, Cell: 9839605668. **KOLKATA:** SBIMF Investors Service Centre, Jeevandeep Bldg, No 1, Middleton Street, 9th Floor, Kolkatta-700 001, Tel: 22882342/22883767/22883768, Cell: 9830661076-9903800000. **LUCKNOW:** SBIMF Investors Service Centre, G-16, Kasmande House, 2, Park Road, Hazratganj, Lucknow-226 001, Tel: 522 2286741, 2286742, Cell: 09839044110-9839197078. **LUDHIANA:** SBIMF Investor Service Centre, C/o. State Bank of India, 1st Floor, Main Branch, Civil Lines, Ludhiana-141 001, Tel: (0161)2449849, Cell: 9814228415. **MUMBAI:** SBIMF Investors Service Centre, Ilaco House, 2nd Floor, P M Road, Fort, Mumbai-400 023, Tel: (022)66532800, Cell: 98202 34010. **NAGPUR:** SBIMF Investors Service Centre, Shreeram Towers, 1st Floor, Unit No 133, Beside NIT Building, Kingsway, Nagpur-440001. Tel: 0712-6458368, Cell: 9326447311. **NEW DELHI:** SBIMF Investors Service Centre, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel: 011- 23466666, Cell: 9910622688. **PATNA:** SBIMF Investors Service Centre, SBI Main Branch, West Gandhi Maidan, Patna-800001, Tel: 0612-3242047, 2219232, Cell: 9835039767. **PUNE:** SBIMF Investors Service Centre, Madhuri Kishor Chambers, 3rd Floor, Near Passport Office, Senapati Bapat Road, Pune-411016, Tel: (020)25670961, Cell: 9325406913. **RANCHI:** SBIMF Investors Service Centre, C/o. State Bank Of India, Upper Bazar Branch, 2nd Floor, Metro Market, Kutcheri Road, Ranchi-834 001, Tel: 0651-2213413, Cell: 9431109702. **SURAT:** SBIMF Investors Service Centre, Athugar Street, Higher Ground Floor, Meghratna Complex, Nanpura, Surat - 395 001, Tel: 0261-2462764/ 3994800/ 6646555, Cell: 9979894140. **THRIVANTHAPURAM:** SBIMF Investor Service Centre, Ground Floor, SBI Zonal Office, LMS Compound, Vikas Bhavan P O, Thiruvananthapuram-695033, Tel: 0471-6457051, 6457053, Cell: 9746388880. **VADODARA:** SBIMF Investors Service Centre, 101 - 105, GLACIER COMPLEX, NEAR PIZZA IN, JASELPUR ROAD, Vadodara - 390007, Tel: 0265-2323010, Cell: 9909973033. **VIJAYAWADA:** SBIMF Investors Service Centre, State Bank of India, Station Road Branch, Vijayawada-520003, Tel: (0866)2570618, Cell: 9849185254.

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**AGRA:** SBIMF Investors Service Desk, SBI Main Branch, Chipitola, Agra-282001, Tel: 0562-32555061, 4008091, Cell: 9319124365. **AJMER:** SBIMF Investor Service Desk, C/O SBI Special Branch, Ajmer - 305001, Tel: (0145)2426284, Cell: 9829067357. **ALLAHABAD:** SBIMF Investors Service Desk, C/o SBI Main Br., Opp. Police Line, Allahabad -211006, Tel: Cell: 098 38 070470 . **AMRITSAR:** SBIMF Investors Service Desk, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001, Tel: (0183)2221755, Cell: 9855008415. **ANAND:** SBIMF Investors Service Desk, C/o State Bank of India, Nr D N High School, Station Road, Anand - 388 001, Tel: Cell: 96380 46060. **AURANGABAD:** SBIMF Investors Service Desk, Viraj Complex, Opp Big Cinema, Above SBI ATM, Khadkeshwar, Aurangabad. 431001, Tel: 0240 - 3244781, Cell: 9890014781. **BATHINDA:** SBIMF Investor Service Desk, State Bank of India, 1st Floor, A.D.B. Branch, Guru Kashi Marg, Bhatinda-151001, Tel: Cell: 9914208415. **BAVNAGAR:** SBIMF Investors Service Desk, C/o SBI waghawadi Road branch, "shubham complex", opp. Gulista Ground, Waghawadi Road, Bavnagar-364002, Tel: 0278-25632488, Cell: 9979920842. **BELGAUM:** SBIMF Investor Service Desk, C/o.SBI Main Branch, Near Railway Station Camp, Belgaum-590001, Tel: 0831-2422463, Cell: 9980972463. **BELLARY:** SBIMF Investor Service Desk, C/o.SBI commercial Branch, Station Road Bellary-583101, Tel: Cell: 9740072463. **CALICUT:** SBIMF Investor Service Desk, C/o SBI, 2nd Floor, Aydeed Complex, YMCA Cross Road, Calicut - 673001, Tel: 0495 2768270, 4020079, Cell: 9995806400. **DEHRADUN:** SBIMF Investors Service Desk, SBI Main Branch, 4, Convent Road, Dehradun-248001, Tel: (0135)2651719, Cell: 9412992892. **DHANBAD:** SBIMF Investors Service Desk, C/o State Bank of India, Main Branch, Bank More, Dhanbad-826001, Tel: 0326-2301545, Cell: 9304823015. **DHARAMSHALA:** BIMF Investor Service Desk, Camp Office, State bank of India Regional Business office, Centre Point Building, Civil Line Dharamshala, Tel: Cell: 9805344257. **DURGAPUR:** SBIMF Investors Service Desk, C/o State Bank of India, City Centre Branch, Durgapur-713216,, Tel: 2544191/192, Cell: 9800867455. **FARIDABAD :** SBIMF Investors Service Desk, C/o. SBI Commercial Br.,, 65, Neelam Bata Road, Near Mahalaxmi Hotel, NIT Faridabad, Haryana - 121001, Tel: 0129-4030661, Cell: 9999029351. **GHAZIABAD:** SBIMF Investor Service Desk, SIB branch 1st floor Navyug Market, Ghaziabad -201001, Tel: 0120-2797582,, Cell: 9958448124. **GHORAKHPUR:** SBIMF Investors Service Desk, C/o State Bank Of India, Gorakhpur Branch,, Bank Road, Gorakhpur (U.P.) PIN-273001, Tel: 0551-2203378, Cell: 9918001822. **GWALIOR:** SBIMF Investor's Service Desk, C/O State Bank Of India, Gwalior Main Branch, Bada, Lashkar Gwalior-474001, Tel: 0751-2447272, Cell: 9977500199. **HISSAR:** SBI Funds Management Pvt Ltd, SBIMF Investors Service Desk, 42, Red Square Market, Nr.Hotel Regency, Hisar -125001, Haryana,, Tel: 01662 238415, Cell: 9729008415. **HUBLI:** SBIMF Investor Service Desk, C/o SBI, Post Box No.7, 1st Floor, Keshwapur, Hubli-580 023,, Tel: (0836)

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SBI Main Branch, Jaisthambh Chowk, Raipur, Tel: (0771)2543355, Cell: 9826633577. **RAJAHMUNDRY :** SBIMF Investors Service Desk, C/o, SBH Main Branch, T Nagar, Rajahmundry – 533 101, Tel: (0883)2434002, Cell: 9959911874. **RAJKOT:** SBIMF Investors Service Desk, C/o SBI Rajkot Main Branch, 1st Floor, Jawahar Road, Rajkot - 360 001, Tel: (0281)2239437, Cell: 9825504876. **ROURKELA:** SBIMF Investors Service Desk, C/o- State Bank of India, Panposh Road, Civil Township, Rourkela - 769004, Tel: 0661-2512311, Cell: 9437061978. **SALEM:** : SBIMF Investors Service Desk, SBI Funds Management Pvt Ltd., Nakshatra Trade Mall”, No.55/1, Ramakrishna Raod, Near Gopi Hospital, Salem-636007, Tel: Cell: 97158 88008. **SHIMLA:** SBIMF Investor Service Desk, C/o State Bank of India, New Building (2nd Floor), Kali Bari, The Mall, Shimla,, Tel: (0177) 2807608, Cell: 9418008799. **SILIGURI:** SBIMF Investors Service Centre, Ganeshayan Building -2nd Floor, Beside Sky Star Building, Sevoke Road, Siliguri-734001, Tel: 0353-2537065, Cell: 9933035302. **SRINAGAR :** SBI Funds Management Pvt Ltd., SBI Mutual Fund-Investors Service Desk, SBI Regional bussiness Office, 2Nd Floor, M.A Road, Srinagar,, Tel: 0194-2474864, Cell: **9906909642**. **THIRUCHIRAPALLI:** SBIMF Investor Service Desk, State Bank of India, MICR Branch, Asha Arcade, 73, Promenade Road, Cantonment, Trichy-620001, Tel: 0431-4000667, Cell: 9941541119. **TIRUNELVELI :** SBI MF Investor Service Desk, 182 E, Shop no 7, Arunagiri Uma Complex, S.N.High Road, Tirunelveli - 627001,, Tel: 0462 4220023, Cell: 98410 68673. **TIRUPATI:** SBIMF Investor Service Desk, C/o SBI Korlagunta Branch, Near Leelamahal Junction, Tirupathi.-517501, Tel: (0877)6450828, Cell: 9959911975. **VARANASI:** SBIMF Investors Service Desk, 2nd Floor, Banaras TVS Bulding,, D-58/12, A-7, Sibra, Varanasi-221010, Tel: 0542-2222492, Cell: 9984507831. **VISHAKAPATNAM:** SBIMF Investor Service Desk, C/o.SBI Main Branch, Near Rednam Circle, Vishakhapatnam- 530 002, Tel: 0891-3293018, Cell: 9848411546. **WARANGAL:** SBIMF Investors Service Desk, 1st Floor, SBH Zonal Office, JPN Street, Warangal-506002, Tel: Cell: 9959911873. **SRIGANGANAGAR:** SBIMF Investors Service Desk, SBI Main Branch, Ravinder Path, Sri Ganganagar.335001, Tel: 9829067384, Cell:. **UDAIPUR:** SBIMF Investors Service Desk, SBI City Branch, Bapu Bazaar, Near Delhi Gate, Udaipur.313001, Tel: 9928191961, Cell:. **SAMBALPUR:** SBI Mutual Fund, State Bank of India, Sambalpur Main Branch, Sambalpur, Dist.sambalpur, Orissa-768001, Tel: 0663-2410001, Cell: 9437477730. **BAREILLY:** SBIMF Investors Service Desk, State Bank of India, Administrative Office, 1st Floor, MPST Cell, C-143, Civil Lines, Bareilly- 243001, Tel: 07830111140, Cell:. **CUTTACK:** SBI Investor Desk, C/O State bank of India, SPL, PBB Mangalabag, Cuttack-753001, Tel: 9437079792, Cell:. **FEROZEPUR:** SBIMF Inveator Service Desk c/o State Bank OF India RBO, 120 Church Road Ferozepur Cantonment Ferozepur - 152001, Tel: 9855008415, Cell:. **TINSUKIA:** SBIMF Investors Service Desk, 3rd Floor, State Bank of India, Tinsukia Branch, S.R. Lohia Road, Tinsukia, Assam Pin-786125, Tel: **03742332365**, Cell: **9957722157**. **PONDICHERY:** C/o State Bank Of India, ADB Branch, Kamaraj Salai, Pondicherry - 605 013, Tel: NA, Cell: 94451 96934. **KOTTAYAM:** ISD, C/O SBI Kalathipadi Branch, Opp.Karipal Hospital, K K Road, Kalathipadi, Vadavathoor P O, Kottayam-686010 ( Yet to start the office), Tel: Cell: 9562008100. **THRISSUR:** SBIMF Investors Service Desk,, Tel: Cell:. **VALSAD:** C/o SBI-Station Road Branch, 1st Floor Saakar Building, Station Road, Valsad-396001, Tel: Cell: 9979895440. **PANCHAKULA:** SBIMF Investor Service Desk C/o State Bank of India RBO Admin office Plot no. 1& 2 Block B City center, Sector -5 Panchkula -134197, Tel: 9592008415.

#### **SBIMF INVESTOR SERVICE POINT**

**BORIVALI:** SBIMF Investors Service, Shop No 17, Star Trade Centre, Sodawala Lane, Nr. Chamunda Circle, Borivali West-400092, Tel:, 022-28927551-28922741. **NEHRU PLACE :** SBIMF Investors Service Point, SBI, 40 Bakshi House, Nehru Place, New Delhi-110018, Tel:, 011-26224606, Cell:, 9999029354. **NOIDA :** SBIMF Investors Service Point, GF-07 ansal fortune arcade K- block, Sector – 18, Noida – U P NOIDA-201301, Tel:, 0120 4232214, Cell:, 9999029356. **PITAM PURA:** SBIMF Investor Service Point,H-4/G-10,Vardhman NX Plaza,Netaji Subhash Place,Delhi-110034,, Tel:, 011-23751974, Cell:, 9999029353. **THANE :** SBIMF Investors Service Point, Shop No 1, Kashinath CHS, Chantali Road MNr Ghatntali Devi Mandir.Naupada, Thane-400602, Tel:, 022-25401690,25414594, Cell:, 9819825279.

#### **CAMS INVESTOR SERVICE CENTRES**

**AHMEDABAD:** CAMS Investor Service Centers, 402-406, 4th Floor -Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat-380 006, Tel: (079) 3008 2468, 3008 2469, 3008 2470, 30082471. **BANGALORE:** CAMS Investor Service Centers, Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore, Karnataka-560 042, Tel: (080) 3057 4709, 3057 4710, 30578004, 30578006. **BHUBANESWAR:** CAMS Investor Service Centers, Plot No -111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar,Unit 3, Bhubaneswar, Orissa-751 001, Tel: (0674) 325 3307, 325 3308, 253 4909, 2533036. **CHANDIGARH:** CAMS Investor Service Centers, SCO 80-81, Illrd F, Sector 17 C, Chandigarh, Punjab-160 017, Tel: (0172) 304 8720, 304 8721, 304 8722, 3048723. **CHENNAI:** CAMS Investor Service Centers, Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamil Nadu-600 034, Tel: (044) 39115 561, 39115 562, 39115 563, 39115 565. **COCHIN:** CAMS Investor Service Centers, 40 / 9633 D, Veekshanam Road, Near International hotel, Cochin, Kerala-682 035, Tel: (0484) 323 4658, 323 4662, . **COIMBATORE:** CAMS Investor Service Centers, Old # 66

New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore, Tamil Nadu-641 002, Tel: (0422) 301 8000, 301 8001. **DURGAPUR:** CAMS Investor Service Centers, City Plaza Building 3rd floor, City Center, Durgapur, West Bengal-713 216, Tel: (0343) 329 8890, 329 8891, 6451419. **GOA:** CAMS Investor Service Centers, No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa), Goa-403 001, Tel: (0832) 325 1755, 325 1640. **HYDERABAD:** CAMS Investor Service Centers, 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad, Andhra Pradesh-500 003, Tel: (040) 3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE:** CAMS Investor Service Centers, 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore, Madhya Pradesh-452 001, Tel: (0731) 325 3692, 325 3646. **JAIPUR:** CAMS Investor Service Centers, R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan-302 001, Tel: (0141) 326 9126, 326 9128, 5104373, 5104372. **KANPUR:** CAMS Investor Service Centers, I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur, Uttarpradesh-208 001, Tel: (0512) 3918003, 3918000, 3918001, 3918002. **KOLKATA:** CAMS Investor Service Centers, "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata, West Bengal-700 071, Tel: (033) 32550760, 3058 2285, 3058 2303, 30582281. **LUCKNOW:** CAMS Investor Service Centers, Off # 4,1st Floor, Centre Court Building, 3/c, 5 -Park Road, Hazratganj, Lucknow, Uttarpradesh-226 001, Tel: (0522) 391 8000, 391 8001, 391 8002, 3918003. **LUDHIANA:** CAMS Investor Service Centers, U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab-141 002, Tel: (0161) 301 8000, 301 8001. **MADURAI:** CAMS Investor Service Centers, 86/71A, Tamilsangam Road, Madurai, Tamil Nadu-625 001, Tel: (0452) 325 1357, 325 2468. **MANGALORE:** CAMS Investor Service Centers, No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore, Karnataka-575 003, Tel: (0824) 325 1357, 325 2468. **MUMBAI:** CAMS Investor Service Centers, Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra-400 023, Tel: (022) 30282468, 30282469, 30282471, 65257932. **NAGPUR:** CAMS Investor Service Centers, 145 Lendra, New Ramdaspath, Nagpur, Maharashtra-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, 3048 1205, 30482468. **PATNA:** CAMS Investor Service Centers, Kamlaye Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road, Patna, Bihar-800 001, Tel: (0612) 325 5284, 325 5285, 3255286. **PUNE:** CAMS Investor Service Centers, Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune, Maharashtra-411 004, Tel: (020) 3028 3005, 3028 3003, 3028 3000. **SURAT:** CAMS Investor Service Centers, Plot No.629,2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat, Gujarat-395 001, Tel: (0261) 326 2267, 326 2468, 326 0352. **VADODARA:** CAMS Investor Service Centers, 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat-390 007, Tel: (0265) 301 8032, 301 8031. **VIJAYAWADA:** CAMS Investor Service Centers, 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, Andhra Pradesh-520 010, Tel: (0866) 329 9181, 329 5202. **VISAKHAPATNAM:** CAMS Investor Service Centers, 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam, Andhra Pradesh-530 016, Tel: (0891) 329 8397, 329 8374, 2554893.

#### CAMS TRANSACTION POINTS

**AGARTALA:** CAMS Transaction Point, Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala, Tripura-799001, Tel: (381) 9862923301, 2323009. **AGRA:** CAMS Transaction Point, No. 8, II Floor, Maruti Tower, Sanjay Place, Agra, Uttarpradesh-282002, Tel: (0562) 324 0202, 324 2267. **AHMEDNAGAR:** CAMS Transaction Point, 203-A,Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar , Ahmednagar , Maharashtra-414 001 , Tel: (241) 3204221, 3204309. **AJMER:** CAMS Transaction Point, **AMC NO. 423/30, NEAR CHURCH, BRAHAMPURI, OPP T B HOSPITAL .** Ajmer, Rajasthan-305001, Tel: (0145) 329 2040. **AKOLA :** CAMS Transaction Point, Opp. RLT Science College, Civil Lines, Akola, Maharashtra-444001, Tel: (724) 3203830, 3201323. **ALIGARH:** CAMS Transaction Point, City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttar Pradesh-202001, Tel: (571) 3200301, 3200242. **ALLAHABAD:** CAMS Transaction Point, 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad, Uttarpradesh-211001, Tel: (0532) 329 1273, 329 1274. **ALLEPPEY:** CAMS Transaction Point, Bldg. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey, Kerala-688011, Tel: (477) 3209718, 3209719. **ALWAR:** CAMS Transaction Point, 256A, Scheme No:1, Arya Nagar, Alwar, Rajasthan-301001, Tel: (0144) 3200451. **AMARAVATI :** CAMS Transaction Point, 81, Gulsham Tower, 2<sup>nd</sup> Floor, Near Panchsheel Talkies, Amaravati, Maharashtra-444601, Tel: (0721) 329 1965, 3205336. **AMBALA:** CAMS Transaction Point, Opposite PEER, Bal Bhavan Road, Ambala, 721, Haryana-134003, Tel: (171) 3247437, 3248787. **AMRITSAR:** CAMS Transaction Point, 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar, Punjab-143001, Tel: (0183) 325 7404, 5099995, 3221379. **ANAND:** CAMS Transaction Point, 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat-388001, Tel: (02692) 325071, 320704. **ANANTAPUR:** CAMS Transaction Point, 15-570-33, I Floor, Pallavi Towers, Anantapur , Anantapur , Andhra Pradesh-515 001 , Tel: (8554) 326980, 326921. **ANDHERI (PARENT: MUMBAI ISC):** CAMS Transaction Point, 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri ( E ), Andheri, Andheri, Maharashtra-400069, Tel: (22) 25261431. **ANGUL:** CAMS Transaction Point, Similipada, Angul, Angul, Orissa-759122, Tel: (6764) 329976, 329990. **ANKLESHWAR:** CAMS Transaction Point, G-34, Ravi Complex, , Valia Char Rasta, G.I.D.C., , Ankleshwar-Bharuch , Gujarat-393 002 , Tel: (02646) 310206, 310207. **ASANSOL:** CAMS Transaction Point, Block – G 1<sup>st</sup> Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol, West Bengal-713303, Tel: (0341) 329 5235, 329 8306. **AURANGABAD :** CAMS Transaction Point, Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad, Maharashtra-431001, Tel: (0240) 329 5202, 3205141. **BAGALKOT:** CAMS Transaction Point, No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumatagi Motors, Station Road, Near Basaveshwar Circle, Bagalkot, Bagalkot, Karnataka-587 101, Tel: ( ), 0 93791 85477, 0 93791 86040. **BALASORE:** CAMS Transaction Point, B C Sen Road, Balasore, Orissa-756001, Tel: (06782) 326808. **BAREILLY:** CAMS Transaction Point, F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly, Uttar Pradesh-243001, Tel: (581) 3243172, 3243322. **BARNALA:** CAMS Transaction Point, 1st floor, R K Marbel House, Court Road, Barnala, Punjab-148101, Tel: (1679) 323883. **BASTI:** CAMS Transaction Point, Office no 3, 1st Floor, Jamia Shopping Complex, Opposite Pandey School), Station Road, Basti, Uttar Pradesh-272002, Tel: (5542) 327979. **BELGAUM:** CAMS Transaction Point, 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum, Karnataka-590006, Tel: (0831) 329 9598. **BELLARY:** CAMS Transaction Point, No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary, Karnataka-583103, Tel: (08392) 326848, 326065. **BERHAMPUR:** CAMS Transaction Point, First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur, Orissa-760001, Tel: (0680) 3203933, 3205855. **BHAGALPUR:** CAMS Transaction Point, Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur, Bihar-812002, Tel: (641) 3209093, 3209094. **BHARUCH (PARENT: ANKLESHWAR TP):** CAMS Transaction Point, F-108, Rangoli Complex, Station Road, Bharuch, Bharuch, Gujarat-392001, Tel: ( ), 9825304183. **BHATINDA:** CAMS Transaction Point, 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA, Punjab-151001, Tel: (164) 3204511, 3204170. **BHAVNAGAR:** CAMS Transaction Point, 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar, Gujarat-364002, Tel: (0278) 3208387, 3200348, 2567020. **BHILAI:** CAMS Transaction Point, 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai, Chhattisgarh-490020, Tel: (0788) 3299

040, 4050560. **BHILWARA:** CAMS Transaction Point, Indraprastha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara, Rajasthan-311001, Tel: (01482) 320809, 231808, 321048. **BHIWANI:** CAMS Transaction Point, 24-25, 1st floor, City Mall, Hansi Gate, Bhiwani, Haryana-127021, Tel: (1664) 326358. **BHOPAL:** CAMS Transaction Point, Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI Bank, M.P. Nagar, Zone II, Bhopal 462 011. Madhya Pradesh, Tel: (0755) 3295878. **BHUJ:** CAMS Transaction Point, Data Solution, Office No:17, 1 st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj -Kutch, Gujarat-370001, Tel: (02832) 320762, 320924. **BHUSAWAL (PARENT: JALGAON TP):** CAMS Transaction Point, 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal, Maharashtra-425201, Tel: ( ). **BIKANER:** CAMS Transaction Point, F 4.5 Bothra Complex, Modern Market, Bikaner, Bikaner, Rajasthan-334001, Tel: (151) 3201590, 3201610. **BILASPUR:** CAMS Transaction Point, Beside HDFC Bank, Link Road, Bilaspur, Bilaspur, Chattisgarh-495 001, Tel: (7752) 327886, 327887. **BOKARO:** CAMS Transaction Point, Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand-827004, Tel: (06542) 324 881, 326 322. **BURDWAN:** CAMS Transaction Point, 399, G T Road, Basement of Talk of the Town, Burdwan, West Bengal-713101, Tel: (0342) 320 7001, 320 7077. **C.R.AVENUE (PARENT: KOLKATA ISC):** CAMS Transaction Point, 33,C.R Avenue, 2nd floor ,Room No.13, Kolkata, Kolkata, West Bengal-700012, Tel: ( ), 9339746915. **CALICUT:** CAMS Transaction Point, 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut, Kerala-673016, Tel: (0495) 325 5984. **CAMS OMR:** CAMS Transaction Point, Ground Floor, 148 O M R, Okkiyam, Thuraiyakkam, Chennai, Tamil Nadu-600097, Tel: (44) 30407144. **CHANDRAPUR:** CAMS Transaction Point, Above Mustafa Decor, Hakimi Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur, Chandrapur, Maharashtra.-442 402, Tel: (7172) 313885, 313928. **CHHINDWARA:** CAMS Transaction Point, Office No -1, Parasia Road, Near Mehta Colony, Chhindwara, Madhya Pradesh-480 001, Tel: (7162) 321346. **CHITTORGARH:** CAMS Transaction Point, 187 Rana Sanga Market, Chittorgarh, Rajasthan-312001, Tel: (1472) 324118, 324810. **CHANDIGARH :** CAMS Transaction Point, Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh 160 017 Tel: (0172) 3048720, **CUTTACK:** CAMS Transaction Point, Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa-753001, Tel: (0671) 329 9572. **DARBHANGA:** CAMS Transaction Point, Shahi Complex,1st Floor, Near RB Memorial hospital,V.I.P. Road, Benta, Laheriasarai, Darbhanga, Darbhanga, Bihar-846001, Tel: (6272) 326988, 326989. **DAVENEGERE:** CAMS Transaction Point, 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere, Karnataka-577002, Tel: (08192) 326226, 326227. **DEHRADUN:** CAMS Transaction Point, 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun, Uttaranchal-248001, Tel: (0135) 325 1357, 325 8460 . **DEOGHAR:** CAMS Transaction Point, S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand-814112 , Tel: (6432) 320227, 320827 . **DHANBAD:** CAMS Transaction Point, Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad, Jharkhand-826001, Tel: (0326) 329 0217, 2304675. **DHARMAPURI :** CAMS Transaction Point, 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri, Tamil Nadu-636 701, Tel: (4342) 310303, 310304. **DHULE :** CAMS Transaction Point, H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule, Maharashtra-424 001, Tel: (2562) 329902, 329903. **ELURU:** CAMS Transaction Point, No 23 B-4-73,Andhra Bank Lane, Opp Srinivasa Theatre, Ramachandra Rao Peta, Eluru, Andhra Pradesh-534002, Tel: (8812) 320991, 322000. **ERODE:** CAMS Transaction Point, 197, Seshaiyer Complex, Agraharam Street, Erode, Tamil Nadu-638001, Tel: (0424) 320 7730, 320 7733. **FAIZABAD:** CAMS Transaction Point, 64 Cantonment, Near GPO, Faizabad, Faizabad, Uttar Pradesh-224001, Tel: (5278) 310664, 310665. **FARIDHABAD:** CAMS Transaction Point, B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad, Haryana-121001, Tel: (0129) 3241148, 3241147. **FIROZABAD:** CAMS Transaction Point, Shop No.19, 1st floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad, Uttar Pradesh-283203, Tel: (5612) 321315. **GANDHIDHAM:** CAMS Transaction Point, Grain Merchants Association Building, Grain Merchants Association Building, Gandhidham, Gujarat-370 201, Tel: (2836) 313031. **GHAZIABAD:** CAMS Transaction Point, 113/6 I Floor, Navyug Market, Gazhiabad, Uttarpradesh-201001, Tel: (0120) 3266917, 3266918, 9910480189 (mobile of CH). **GONDAL (PARENT RAJKOT):** CAMS Transaction Point, Kailash Complex, Wing -A, Office No. 52, Bus stand Road, Near Gundala Gate, GONDAL, Gujarat-360 311, Tel: (0281) 329 8158. **GONDIA:** CAMS Transaction Point, Shri Talkies Road, Gondia, Maharashtra-441601, Tel: (7182) 321680. **GORAKHPUR:** CAMS Transaction Point, Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur, Uttarpradesh-273001, Tel: (0551) 329 4771. **GULBARGA:** CAMS Transaction Point, Pal Complex, 1st Floor, Opp. City Bus Stop,SuperMarket, Gulbarga, Gulbarga, Karnataka-585 101, Tel: (8472) 310119, 310523. **GUNTUR:** CAMS Transaction Point, Door No 5-38-44, 5/1 BROADIPET, Near Ravi Sankar Hotel, Guntur, Andhra Pradesh-522002, Tel: (0863) 325 2671. **GURGAON:** CAMS Transaction Point, SCO -16, Sector -14, First floor, Gurgaon, Haryana-122001, Tel: (0124) 326 3763, 326 3833. **GUWAHATI:** CAMS Transaction Point, A.K. Azad Road, Rehabari, Guwahati, Assam-781008, Tel: (0361) 260 7771. **GWALIOR:** CAMS Transaction Point, G-6, Global Apartment Phase-II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior, Madhya Pradesh-474011, Tel: (0751) 320 2873, 320 2311. **HALDIA:** CAMS Transaction Point, 2nd Floor, New Market Complex, Durgachak Post Office,Purba Medinipur District., Haldia, Haldia, West Bengal-721 602, Tel: (3224) 320273, 321826. **HALDWANI:** CAMS Transaction Point, Durga City Centre, Nainital Road, Haldwani, Haldwani, Uttarakhand-263139, Tel: (5946) 313500, 313501. **HAZARIBAG:** CAMS Transaction Point, Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh, Jharkhand-825301, Tel: (6546) 320251, 320250. **HIMMATNAGAR:** CAMS Transaction Point, D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar, Gujarat-383 001, Tel: (2772) 321080, 321090. **HISAR:** CAMS Transaction Point, 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar, Haryana-125001, Tel: (1662) 329580, 315546. **HOSHIARPUR :** CAMS Transaction Point, Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur, Punjab-146 001, Tel: (1882) 321081, 321082. **HOSUR:** CAMS Transaction Point, Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur, Tamil Nadu-635109, Tel: (04344) 321002, 321004. **HOWRAH (PARENT: KOLKATA ISC):** CAMS Transaction Point, Gagananahal Shopping Complex, Shop No.36 (Basement), 37,Dr. Abani Dutta Road, Salkia, Howrah, Howrah, West Bengal-711106, Tel: ( ), 9331737444. **HUBLI:** CAMS Transaction Point, 206 & 207. 1st Floor, 'A' Block, Kundagol Complex, Opp Court, Club road, Hubli, Karnataka-580029, Tel: (0836) 329 3374, 320 0114. **ICHALKARNAJI (PARENT KOLHAPUR):** CAMS Transaction Point, 12/178, Behind Congress Committee Office, Ichalkarnaji,-416 115, Tel: (231) 3209356. **ITARSI:** CAMS Transaction Point, 1st Floor, Shiva Complex, Bharat Talkies Road, Itarsi, Itarsi, Madhya Pradesh-461 111, Tel: (7572) 321474, 321475. **JABALPUR:** CAMS Transaction Point, 975,Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur, Madhya Pradesh-482001, Tel: (0761) 329 1921, 3205062. **JAJPUR:** CAMS Transaction Point, Room No 1,First Floor, Sulaikha complex, Chorda,By Pass At, Jajpur Road,-755091, Tel: (6726) 329351. **JALANDHAR:** CAMS Transaction Point, 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar, Punjab-144001, Tel: (0181) 3254883, 2222882. **JALGAON:** CAMS Transaction Point, Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon, Maharashtra-425001, Tel: (0257) 3207118, 3207119. **JALNA C.C. (PARENT: AURANGABAD):** CAMS Transaction Point, Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Jalna, Maharashtra-431 203, Tel: ( ). **JAMMU:** CAMS Transaction Point, 660-Gandhi Nagar, Jammu, J &K-180004, Tel: (0191) 9906082698, 2432601. **JAMNAGAR:** CAMS Transaction Point, 217/218, Manek Centre, P.N. Marg, Jamnagar, Gujarat-361008, Tel: (0288) 329 9737, 3206200. **JAMSHEDPUR:** CAMS Transaction Point, Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur, Jharkhand-831001, Tel: (0657) 329 4594, 3294202. **JAUNPUR :** CAMS Transaction Point, 248, FORT ROAD, Near AMBER HOTEL, Jaunpur , UTTAR PRADESH-222001, Tel: (5452) 321630. **JHANSI:** CAMS Transaction Point, Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi, Uttarpradesh-284001, Tel: (510) 3202399. **JODHPUR:** CAMS Transaction Point, 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur, Rajasthan-342003, Tel: (0291) 325 1357, 3249144. **JUNAGADH:** CAMS Transaction Point, Circle Chowk , Near Choksi Bazar Kaman , Gujarat, Junagadh, Gujarat-362001, Tel: (0285) 3200909, 3200908. **KADAPA:** CAMS Transaction Point, Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy

Street, Besides Bharathi Junior College. Kadapa, Kadapa, Andhra Pradesh-516 001, Tel: (8562) 322469, 322099. **KAKINADA:** CAMS Transaction Point, No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Kakinada, Andhra Pradesh-533 001, Tel: (884) 320 7474, 320 4595. **KALYANI:** CAMS Transaction Point, A -1/50, Block -A, Dist Nadia, Kalyani, West Bengal-741235, Tel: (033) 32422712, 32422711. **KANCHIPURAM:** CAMS Transaction Point, New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram, Tamil Nadu-631 501, Tel: (44) 37210001. **KANNUR:** CAMS Transaction Point, Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur, Kerala-670004, Tel: (497) 324 9382, 324 9147. **KARIMNAGAR:** CAMS Transaction Point, H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar, Andhra Pradesh-505 001, Tel: (878) 3205752, 3208004. **KARNAL (PARENT :PANIPAT TP):** CAMS Transaction Point, 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal, Karnal, Haryana-132001, Tel: ( ), 9813999809. **KARUR:** CAMS Transaction Point, 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur, Tamil Nadu-639002, Tel: (4324) 311329, 310064. **KATNI:** CAMS Transaction Point, NH 7 Near LIC, Jabalpur Road, Bargawan, Katni, Madhya Pradesh-483501, Tel: (7622) 322104. **KESTOPUR:** CAMS Transaction Point, AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kolkata, Kestopur, West Bengal-700101, Tel: (033) 32415332, 32415333. **KHAMMAM:** CAMS Transaction Point, Shop No.11-2-31/3 1st floor, Philips Complex, Balajinagar, Wyra Road, Nr.Baburao,Petrol Bunk, Khammam, Andhra Pradesh-507001, Tel: (8742) 323972. **KHANNA :** CAMS Transaction Point, Shop No :-3, Bank of India Building, Guru Amar Dass Market, Khanna, Punjab-141401, Tel: (1628) 322440. **KHARAGPUR:** CAMS Transaction Point, H.No.291/1, WARD NO-15, MALANCHA MAIN ROAD, OPPOSITE UCO BANK, Kharagpur, Kharagpur, West Bengal-721301, Tel: (3222) 323984, 323937. **KOLHAPUR:** CAMS Transaction Point, AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra-416001, Tel: (0231) 3209 732, 3209 356. **KOLLAM:** CAMS Transaction Point, Kochupilamoodu Junction, Near VLC, Beach Road, Kollam, Kerala-691001, Tel: (474) 3248376, 3248377, Cell:9847067534. **KOTA:** CAMS Transaction Point, B-33 'Kalyan Bhawan, Triangle Part ,Vallabh Nagar, Kota, Rajasthan-324007, Tel: (0744) 329 3202. **KOTTAYAM:** CAMS Transaction Point, KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam, Kerala-686001, Tel: (0481) 3207 011, 320 6093. **KUMBakonam:** CAMS Transaction Point, Jailani Complex, 47, Mutt Street, Kumbakonam, Tamil Nadu-612001, Tel: (435) 3201333, 3200911. **KURNOL:** CAMS Transaction Point, H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Kurnool, Andhra Pradesh-518 004, Tel: (8518) 312 978, 312 970 . **LATUR:** CAMS Transaction Point, Kore Complex, 2nd Cross Kapad Line, Near Shegau Patsanstha, Latur, Latur, Maharashtra-413 512, Tel: (2382) 341927, 341507. **MALDA:** CAMS Transaction Point, Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda, West Bengal-732 101, Tel: (3512) 329951, 329952. **MANIPAL:** CAMS Transaction Point, **TRADE CENTRE, 2ND FLOOR, SYNDICATE CIRCLE, STARTING POINT,** Manipal, Karnataka-576104, Tel: (0820) 325 5827. **MAPUSA (PARENT ISC : GOA):** CAMS Transaction Point, Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Mapusa, Goa-403 507, Tel: ( ), 9326126122. **MARGAO:** CAMS Transaction Point, Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao, Goa-403 601, Tel: (832) 322 4761, 3224658. **MATHURA:** CAMS Transaction Point, 159/160 Vikas Bazar, Mathura, Uttarpradesh-281001, Tel: (0565) 3207007, 3206959. **MEERUT:** CAMS Transaction Point, 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut, Uttarpradesh-250002, Tel: (0121) 325 7278. **MEHSANA:** CAMS Transaction Point, 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana, Gujarat-384 002, Tel: (2762) 323985, 323117. **MOGA:** CAMS Transaction Point, Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga, Moga, Punjab-142001, Tel: (1636) 310088, 310909. **MORADABAD:** CAMS Transaction Point, B-612 'Sudhakar', Lajpat Nagar, Moradabad, Uttarpradesh-244001, Tel: (0591) 329 7202, 329 9842. **MORBI:** CAMS Transaction Point, 108, Galaxy Complex, Opp. K.K. Steel, Sanala Road, Morbi, Morbi, Gujarat-363 641, Tel: (2822) 326910, 326911. **MUZAFFARPUR:** CAMS Transaction Point, Brahman toli, Durgasthan, Gola Road, Muzaffarpur, Bihar-842001, Tel: (0621) 3207504, 3207052. **MYSORE:** CAMS Transaction Point, No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka-570009, Tel: (0821) 3206991, 3294503. **NADIAD (PARENT TP: ANAND TP):** CAMS Transaction Point, 8, Ravi Kiran Complex, Ground Floor Nanakumbhath Road, Nadiad, Nadiad, Gujarat-387001, Tel: ( ). **NALGONDA :** CAMS Transaction Point, H.NO : 6 -2 -1477, SAMADHANA NAGAR, BESIDE HDFC STANDARD LIFE OFFICE LANE, Ramagiri, Nalgonda, Andhra Pradesh-508 001, Tel: (8682) 323498. **NAMAKKAL:** CAMS Transaction Point, 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal, Tamil Nadu-637001, Tel: (4286) 322540, 322541. **NANDED:** CAMS Transaction Point, Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded, Nanded, Maharashtra-431 605, Tel: (2462) 315980, 312564. **NANDYAL:** CAMS Transaction Point, Shop No.: 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, NANDYAL, Andhra Pradesh-518 501, Tel: (8514) 322131. **NASIK:** CAMS Transaction Point, Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik, Maharashtra-422005, Tel: (0253) 329 7084, 325 0202. **NAVSARI:** CAMS Transaction Point, Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimmabai Road, Navasari, Gujarat-396445, Tel: (02637) 327709, 329238, 248745. **NELLORE:** CAMS Transaction Point, 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore, Andhra Pradesh-524001, Tel: (0861) 329 8154, 320 1042. **NIZAMABAD:** CAMS Transaction Point, D. No. 5-6-209, Saraswathi Nagar, NIZAMABAD, NIZAMABAD, Andhra Pradesh-503001, Tel: (8462) 310007, 310008. **NOIDA:** CAMS Transaction Point, B-20, Sector -16, Near Metro Station, Noida,-201301, Tel: (120) 3043335. **ONGOLE:** CAMS Transaction Point, # 1, ARN Complex, Kurnool Road, ONGOLE, Andhra Pradesh-523 001, Tel: (8592) 322708, 322707. **PALAKKAD:** CAMS Transaction Point, 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad, Kerala-678 001, Tel: (491) 3261114, 3261115. **PALANPUR:** CAMS Transaction Point, Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur, Palanpur, Gujarat-385 001, Tel: (2742) 321810, 321811. **PANIPAT:** CAMS Transaction Point, 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat, Haryana-132103, Tel: (0180) 325 0525, 400 9802. **PATHANKOT:** CAMS Transaction Point, 13 -A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot, Punjab-145001, Tel: (186) 3205010. **PATIALA:** CAMS Transaction Point, 35, New Lal Bagh Colony, Patiala, Punjab-147001, Tel: (0175) 329 8926, 222 9633. **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. **PORBANDAR:** CAMS Transaction Point, II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar , Gujarat-360575, Tel: (286) 3207767, 3205220. **PROADATTUR:** CAMS Transaction Point, Dwarakmayee, D No 8/239, Opp Saraswathi Type Institute, Sreeramula Peta, Proddatur,-516360, Tel: (8564) 321010, 321011. **RAE BARELI:** CAMS Transaction Point, 17, Anand Nagar Complex, Rae Bareli, Rae Bareli, Uttar Pradesh-229001, Tel: (535) 3203360, 3203361. **RAICHUR:** CAMS Transaction Point, # 12 – 10 – 51 / 3C, Maram Complex, Besides State Bank of Mysore, Basaveswara Road, Raichur, Raichur, Karnataka-584101, Tel: (8532) 323215, 323006. **RAIPUR:** CAMS Transaction Point, HIG-C-23 , Sector -1, Devendra Nagar , Raipur, Chhattisgarh-492004, Tel: (0771) 3296 404, 3290830. **RAJAHMUNDRY:** CAMS Transaction Point, Cabin 101 D.no 7-27-4, 1<sup>st</sup> Floor Krishna Complex, Baruvuri Street, T Nagar, Rajahmundry, Andhra Pradesh-533101, Tel: (0883) 325 1357. **RAJAPALAYAM:** CAMS Transaction Point, No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam, Tamil Nadu-626117, Tel: (4563) 327520, 327521. **RAJKOT:** CAMS Transaction Point, Office 207 -210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat-360001, Tel: (0281) 329 8158, 329 8206. **RANCHI:** CAMS Transaction Point, 4 HB Road, No.206, 2nd floor Shri Lok Complex, Ranchi, Jharkhand-834001, Tel: (0651) 329 6202, 329 8058. **RATLAM:** CAMS Transaction Point, Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh-457001, Tel: (07412) 324829, 324817. **RATNAGIRI:** CAMS Transaction Point, Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri, Maharashtra-415 639, Tel: (2352) 322940, 322950. **ROHTAK:** CAMS Transaction Point, 205, 2<sup>ND</sup> Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak, Haryana-124001, Tel: (01262) 318687, 318589. **ROORKEE:** CAMS Transaction

Point, 399/1 Jadugar Road, 33 Civil Lines, Roorkee, Roorkee, Uttarakhand-247667, Tel: (1332) 312386, 312011. **ROPAR:** CAMS Transaction Point, SCF -17 Zail Singh Nagar, Ropar, Ropar, Punjab-140001, Tel: (1881) 324761, 324760. **ROURKELA:** CAMS Transaction Point, 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela, Orissa-769001, Tel: (0661) 329 0575. **SAGAR:** CAMS Transaction Point, Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar, Madhya Pradesh-470 002 , Tel: (7582) 326711, 326894. **SAHARANPUR:** CAMS Transaction Point, I Floor, Krishna Complex, Opp. Hathhi Gate, Court Road, Saharanpur, Saharanpur, Uttar Pradesh-247001, Tel: (132) 3255589, 3255591. **SALEM:** CAMS Transaction Point, No.2, I Floor Vivekananda Street, New Fairlands, Salem, Tamil Nadu-636016, Tel: (0427) 325 2271, 320 0319. **SAMBALPUR:** CAMS Transaction Point, C/o Raj Tibrewal & Associates, Opp.Town High School,Sansarak, Sambalpur, Orissa-768001, Tel: (0663) 329 0591. **SANGLI (PARENT: KOHLAPUR):** CAMS Transaction Point, Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli, Sangli, Maharashtra-416416, Tel: ( ), 9326016616. **SATARA:** CAMS Transaction Point, 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra-415002, Tel: (2162) 320926, 320989. **SATNA:** CAMS Transaction Point, 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, SATNA, SATNA, Madhya Pradesh-485 001, Tel: (7672) 320896, 320756. **SHAHJAHANPUR:** CAMS Transaction Point, Bijlipura, Nr.Old Distt.Hospital, Jail Road, Shahjahanpur, Uttar Pradesh-242001, Tel: (5842) 327901. **SHILLONG:** CAMS Transaction Point, LDB Building,1st Floor, G.S.Road, Shillong, Meghalaya-793001, Tel: (364) 2222265. **SHIMLA:** CAMS Transaction Point, I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla, Himachal Pradesh-171001, Tel: (177) 3204944, 3204945. **SHIMOGA:** CAMS Transaction Point, Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga, Karnataka-577 201, Tel: (8182) 322 966, 322 980. **SILIGURI:** CAMS Transaction Point, No 8, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri, West Bengal-734001, Tel: (0353) 329 1103. **SIRSA:** CAMS Transaction Point, Gali No.1, Old Court Road, Nr.Railway Station Crossing, Sirsa, Haryana-125055, Tel: (1666) 327248. **SITAPUR:** CAMS Transaction Point, Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur, Uttar Pradesh-261001, Tel: (5862) 324356, 324408. **SOLAN :** CAMS Transaction Point, 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan, Himachal Pradesh-173 212, Tel: (1792) 321074, 321075. **SOLAPUR:** CAMS Transaction Point, Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra-413001, Tel: (0217) 3204201, 3204200. **SONEPAT:** CAMS Transaction Point, Shoppo No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonapat, Haryana-131 001, Tel: (130) 3203021, 3203022. **SRIGANGANAGAR:** CAMS Transaction Point, 18 L Block, Sri Ganganagar, Sri Ganganagar, Rajasthan-335001, Tel: (154) 3206580, 3206295. **SRIKAKULAM:** CAMS Transaction Point, Door No 5 -6 -2, Punnyapu Street, Palakonda Road, Near Krishna Park, Srikakulam, Srikakulam, Andhra Pradesh-532 001, Tel: (8942) 321 900, 321 901. **SULTANPUR:** CAMS Transaction Point, 967, Civil Lines, Near Pant Stadium, Sultanpur, Uttar Pradesh-228 001, Tel: ( ), 9389403149. **SURENDRANAGAR:** CAMS Transaction Point, 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar, Gujarat-363035, Tel: (2752) 320231, 320233. **TANJORE:** CAMS Transaction Point, 1112, West Main Street, Tanjore, Tamil Nadu-613 009, Tel: (4362) 319022. **THANE:** CAMS Transaction Point, Nalanda Chamber "B" Wing, Nr.Gaondevi Vegetable Market, Gokhale Road, Naupada, Thane West, Maharashtra-400602, Tel: (22) 31920050. **THIRUPPUR:** CAMS Transaction Point, 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur, Tamil Nadu-641601, Tel: (0421) 3201271, 3201272. **THIRUVALLA:** CAMS Transaction Point, Central Tower, Above Indian Bank, Cross Junction, Thiruvalla, Kerala-689101, Tel: (469) 3208430, 3200921, 3200923. **TINSUKIA:** CAMS Transaction Point, Sanairan Lohia Road,1st Floor, Tinsukia, Assam-786 125, Tel: (374) 2336742. **TIRUNELVELI:** CAMS Transaction Point, 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli, Tamil Nadu-627001, Tel: (0462) 320 0308, 320 0102. **TIRUPATHI:** CAMS Transaction Point, Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi, Andhra Pradesh-517501, Tel: (0877) 3206887, 3209257, Cell No:9848877737. **TRICHUR:** CAMS Transaction Point, Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East), Trichur, Kerala-680001, Tel: (0487) 325 1564. **TRICHY:** CAMS Transaction Point, No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamil Nadu-620018, Tel: (0431) 329 6906, 329 6909 . **TRIVANDRUM:** CAMS Transaction Point, R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum, Kerala-695004, Tel: (0471) 324 0202, 324 1357. **TUTICORIN:** CAMS Transaction Point, 1 – A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main,Palayamkottai Road, Tuticorin, Tuticorin, Tamil Nadu-628 008, Tel: (461) 3209960, 3209961. **UDAIPUR:** CAMS Transaction Point, 32 Ahinsapuri, Fatehpura Circle, Udaipur, Rajasthan-313004, Tel: (0294) 329 3202, 3200054. **UJJAIN :** CAMS Transaction Point, 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain, Madhya Pradesh-456 010, Tel: (734) 3206291. **UNJHA (PARENT: MEHSANA):** CAMS Transaction Point, 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha, Gujarat-384 170, Tel: ( ). **VALSAD:** CAMS Transaction Point, 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad, Gujarat-396001, Tel: (02632) 324 202, 324623. **VAPI:** CAMS Transaction Point, 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi, Gujarat-396195, Tel: (260) 3201249, 3201268. **VARANASI:** CAMS Transaction Point, C 27/249 -22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi, Uttarpradesh-221002, Tel: (0542) 325 3264, 325 3265. **VASHI:** CAMS Transaction Point, Mahaveer Center, Office No:17, Plot No:77, Sector 17, Vashi, Maharashtra-400703, Tel: (022) 32598154, 32598155. **VELLORE:** CAMS Transaction Point, No:54, Ist Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore, Tamil Nadu-632004, Tel: (0416) 3209017, 3209018. **VERAVAL:** CAMS Transaction Point, Opp. Lohana Mahajan Wadi, Satta Bazar, Veraval, Veraval, Gujarat-362 265, Tel: (2876) 322900, 322901. **WARANGAL:** CAMS Transaction Point, F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal, Andhra Pradesh-506001, Tel: (0870) 320 2063, 320 9927. **WARDHA :** CAMS Transaction Point, Opp. Raman Cycle Industries, Krishna Nagar, Wardha, Maharashtra.-442 001, Tel: (7152) 327735, 327346. **YAMUNA NAGAR:** CAMS Transaction Point, 124-B/R Model Town, Yamunanagar, Yamuna Nagar, Haryana-135 001, Tel: (1732) 316880, 316770. **YAVATMAL:** CAMS Transaction Point, Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatma, Maharashtra-445 001, Tel: (7232) 322780, 322781.