

Asset Management Company :
SBI Funds Management Pvt. Ltd.
(A Joint Venture between State Bank of India & AMUNDI)




KEY INFORMATION MEMORANDUM

SBI DEBT FUND SERIES

A close ended debt scheme

SBI Debt Fund Series A - 2

This product is suitable for investors who are seeking*:

- regular income over short/medium/ long term. (upto 1 yr - short term; >1yr =<3 yrs - medium term; =>3years - long term).
- investment in Debt/Money Market Instrument/Govt. Securities.
- low risk.  (BLUE)

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

Note: Risk may be represented as: Investor understand that their principal will be at

Low risk :  (Blue) ; Medium Risk :  (Yellow) ; High Risk :  (Brown)

OFFER OF UNITS OF RS. 10 PER UNIT FOR CASH DURING THE NEW FUND OFFER PERIOD

SCHEME	TENURE	NEW FUND OFFER OPENS	NEW FUND OFFER CLOSES
SBI Debt Fund Series A - 2	15 Months	January 24, 2014	January 29, 2014

Sponsor : State Bank of India

Asset Management Company : SBI Funds Management Pvt. Ltd.

Registered Office : 9th Floor, Crescenzo, C-38 & 39, G Block,
Bandra Kurta Complex, Bandra (East), Mumbai – 400 051.
Visit us at www.sbimf.com

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

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

"It is to be distinctly understood that the permission given by BSE Ltd. should not in any way be deemed or construed that the SID has been cleared or approved by BSE Ltd. nor does it certify the correctness or completeness of any of the contents of the Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of Disclaimer Clause of BSE Ltd."

Type of Scheme	A Close-ended Debt Scheme					
Investment Objective	<p>The fund endeavours to provide regular returns and capital growth with limited interest rate risk 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.</p> <p>There is no assurance or guarantee that the Fund's objective will be achieved.</p>					
Proposed Schedule under this Series	Series	Number of Fund proposed to be launched				
	SBI Debt Fund Series A - 1 to 25	25				
	Exact tenure of each fund will range between 30 Days to 60 Months and will be decided at the time of the launch.					
Name of the Plan	SBI Debt Fund Series A - 2					
Tenure of the plan	15 Months					
Asset Allocation	The funds collected under the fund shall generally be invested consistent with the objective of the plan in the following manner					
	For schemes with term to maturity upto 13 Months					
	Instruments	Indicative allocations (% of total assets)		Risk Profile		
		Minimum	Maximum	High/Medium/Low		
	Debt * & Money market securities	Upto 100%		Low to medium		
	For schemes with term to maturity between 13 Months to 37 Months					
	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		
	For schemes with term to maturity above 37 Months					
	Instruments	Indicative allocations (% of total assets)		Risk Profile		
		Minimum	Maximum	High/Medium/Low		
	Debt *	70%	100%	Low to medium		
	Money market securities	0%	40%	Low to medium		
<p>* 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 Scheme shall not invest in derivative, including credit default swap (CDS). The Scheme shall not invest in repo in corporate debt. The scheme SBI Debt Fund Series A -2 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</p>						
	Credit rating	AAA	A1+	AA	A	BBB
Instruments						
CDs		-	-	-	-	-
CPs		-	0%-5%	-	-	-
NCDs		5%-10%	-	90%-95%	-	-
Securitized debt		-	-	-	-	-
CBLO, Government of India dated securities, Treasury Bills & Cash Management Bills		-	-	-	-	-

Key Information Memorandum

	<p>As per SEBI Circular, variations between indicative portfolio allocation and final portfolio will not be permissible except for the conditions as mentioned below:</p> <p>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 units of liquid scheme of SBIMF.</p> <p>In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the scheme portfolio will be rebalanced as follows</p> <ul style="list-style-type: none"> · For schemes with tenure of 30 days : Nil; · For schemes having tenure beyond 30 days and upto 3 months : within 5 days from the date of said deviation; · For schemes having tenure beyond 3 months and upto 6 months : within 15 days from the date of said deviation; · For schemes having tenure beyond 6 months : within 30 days from the date of said deviation <p>Scheme will not invest in real estate sector & airlines sector. The Scheme shall not invest in derivatives including Credit Default Swap (CDS).</p> <p>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.</p> <p>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.</p> <p>Pursuant to SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012 & CIR/IMD/DF/24/2012 dated November 19, 2012, the total exposure of debt schemes of mutual funds in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, TBills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% of the net assets of the scheme; However, an additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) registered with National Housing Bank (NHB). Such additional exposure to securities shall be to securities issued by HFCs which are rated AA and above. The total investment/exposure in HFCs shall not exceed 30% of the net assets of the scheme.</p>
<p>Investment Strategy</p>	<p>Investments under SBI Debt Fund Series A -2 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.</p>

	<p>Features differentiating among different funds of the series are as follows:</p> <p>Liquidity: In normal market situation, short term papers have very high liquidity compared to long term papers.</p> <p>Yield to Maturity: In normal market conditions, the yield of the portfolio constructed with shorter term papers will be lower than longer term papers.</p> <p>Yield Curve: Yield to maturity for certain term to maturities may be higher or lower depending upon the prevalent market conditions.</p> <p>Purchasing Power: The relative activeness of the fund will also change with the inflation expectations for the term to maturity of that fund.</p> <p>Credit Quality: The credit quality of debt instruments vary under changing market conditions and firm specific growth and stability factors. The fund launched at different times may bear different credit risk and hence generate unequal returns.</p>
Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:</p> <ol style="list-style-type: none"> a. 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. b. Debt & money market securities investments under the scheme may also be subject to the following risks: <ol style="list-style-type: none"> 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.
Risk Control	<p>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.</p> <p>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.</p> <p>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.</p> <p>For risk control, the following may be noted:</p> <p>Liquidity risks:</p> <p>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</p>

Key Information Memorandum

	<p>purchase of liquid securities.</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p>Credit evaluation policy</p>	<p>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.</p> <p>For every issuer we focus on 4 Cs of credit</p> <ul style="list-style-type: none"> ● Character - Refers to a borrower's reputation ● Capacity - Measures a borrower's ability to repay a loan by comparing income against recurring debts ● Collateral - Assets to secure the debt ● Covenants - Terms and conditions of the loan itself <p>Key focus areas are</p> <ul style="list-style-type: none"> ● Management Quality ● Financial Analysis ● Business Analysis ● Industry Analysis ● Regulatory Environment ● Feedback from Creditors ● Other Issues; auditor report and qualifications, etc <p>Regular management interaction at various levels, supported by plant visits, interaction with rating agencies is part of the process.</p>
<p>Plans /Options</p>	<p>The scheme would have two plans viz Direct Plan & Regular Plan.</p> <p>Direct Plan: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in Section IV - Fees and Expenses - B. - Annual Recurring Expenses. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.</p> <p>Eligible investors: All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p>

	<p>Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors].</p> <p>How to apply:</p> <ul style="list-style-type: none"> Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form. Investors should also indicate "Direct" in the ARN column of the application form. <p>Regular Plan:</p> <p>This Plan is for investors who wish to route their investment through any distributor. Both plans will have two options 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.</p> <p>Direct Plan will be default Plan, Growth will be the default option & dividend payout will be default facility.</p>		
Switch Out	<p>Investors can switch out from the scheme only at the time of the maturity of the scheme. Investors have the option of giving switch request at the time of investment itself, for switching the entire corpus on SDFS maturity to any open ended scheme of the SBIMF. If investor has opted for switch out at the time of investment & wishes to change the switch out option, investor has to give the written request, 30 days in advance before the maturity date.</p>		
Applicable NAV	<p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Redemption will be allowed on maturity of the scheme. 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.</p>		
Minimum Application Amount	Purchase	Additional Purchase	Repurchase
	Rs. 5,000/- and in multiples of Re. 1/- thereafter	N.A.	N.A.
Listing	<p>Units of the scheme will be listed on the BSE Ltd. within 5 business days from the date of allotment. Further, the AMC may at its discretion list the units on any other stock exchange.</p>		
Dematerialisation	<p>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, investors who intend to trade in units are required to have a Demant Account and hold the units in the dematerialised form only.</p>		
Despatch of Repurchase (Redemption) request	<p>Within 10 days from the date of the maturity.</p>		
Benchmark Index	<p>For schemes with term to maturity upto 13 Months: Crisil Liquid Fund Index</p> <p>For schemes with term to maturity between 13 Months to 37 Months: Crisil Short Term Bond Fund Index</p> <p>For schemes with term to maturity above 37 Months: Crisil Composite Bond Fund Index</p>		
Liquidity Facility	<p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. 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>		

Key Information Memorandum

Dividend Policy	Dividend declaration under the dividend option of the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees and no returns are assured under the scheme.	
Fund Manager	Mr. Rajeev Radhakrishnan	
Trustee Company	SBI Mutual Fund Trustee Company Private Limited (SBIMFTCPL)	
Performance of the scheme	This scheme does not have any performance track record.	
Custodian	SBI-SG Global Securities Services Pvt. Ltd.	
Expenses of the scheme	New Fund Offer Period	Continuous Offer
	Entry load : N.A Exit load : N.A	Entry load : N.A Exit load : N.A
(i) Load Structure		
(ii) Recurring expenses	<p>New Fund Offer Period</p> <p>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 & following maximum limits* are applicable to the scheme effective October 01, 2012.</p> <p>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.</p> <p>*including additional limit of 0.20% specified in sub regulation (6A)(c) of Regulation 52 of SEBI Regulations</p> <p>The AMC has estimated that upto 2.25% of the daily net assets will be charged to the schemes as expenses. 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. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.</p> <p>Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans. Both the plans shall have common portfolio.</p> <p>At least 0.05%* will be charged towards distribution and commission expenses, therefore the total expenses of the direct plan shall be lower by at least 0.05% (of Net Asset) vis-a-vis the regular plan i.e. if the expenses of the regular plan are 25 bps, the expenses of direct plan shall not exceed 15 bps.</p> <p>Any recurring expenses incurred over and above the aforesaid limit shall be borne by AMC. Actual expenses for the previous financial year: N.A.</p>	
Daily Net Asset Value (NAV) Publication	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, NAV of the Scheme shall be computed and published on daily basis. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com.	

For Investor Grievances please contact	Registrar Computer Age Management Services Pvt. Ltd., (SEBI Registration No.: INR000002813) Rayala Towers 158, Anna Salai Chennai - 600002 Tel No.: (044) 30407236 Fax : (044) 30407101 Email: enq_L@camsonline.com, Website: www.camsonline.com	SBI Mutual Fund Mr. C A Santosh (Head - Customer Service) SBI Funds Management Pvt. Ltd. 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Tel: 022- 61793537 Email: customer.delight@sbimf.com
Unit holders' Information	<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> <p>Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement.</p> <p>Before the expiry of one month from the close of each half-year i.e. on 31st March and on 30th Sept, the fund shall publish the scheme portfolio in the prescribed formats in one national English daily newspaper and in a newspaper in the language of the region where the head office of the fund is situated. These shall also be displayed on the website of the mutual fund and AMFI.</p> <p>Further, before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half - yearly unaudited financial results on the website of the Fund i.e. www.sbimf.com and that of AMFI www.amfiindia.com. A notice advertisement communicating the investors that the financial results shall be hosted on the website shall be published in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the fund is situated</p>	

Date : January 03, 2014

GENERAL INFORMATION AND GUIDELINES

1. Launch Schedule

SBI Debt Fund Series (SDFS) is a close ended scheme offering a series of Funds.

Schedule of the funds under the series are as follows:

Name of the Funds / Plans proposed to be launched under SBI Debt Fund Series A
SBI Debt Fund Series A -1
SBI Debt Fund Series A -2
SBI Debt Fund Series A -3
SBI Debt Fund Series A -4
SBI Debt Fund Series A -5
SBI Debt Fund Series A -6
SBI Debt Fund Series A -7
SBI Debt Fund Series A -8
SBI Debt Fund Series A -9
SBI Debt Fund Series A -10
SBI Debt Fund Series A -11
SBI Debt Fund Series A -12
SBI Debt Fund Series A -13
SBI Debt Fund Series A -14
SBI Debt Fund Series A -15
SBI Debt Fund Series A -16
SBI Debt Fund Series A -17
SBI Debt Fund Series A -18
SBI Debt Fund Series A -19
SBI Debt Fund Series A -20
SBI Debt Fund Series A -21
SBI Debt Fund Series A -22
SBI Debt Fund Series A -23
SBI Debt Fund Series A -24
SBI Debt Fund Series A -25

Each plan under the Scheme viz. 1 to 25, will have a separate portfolio. Exact tenure of each fund will range between 30 Days to 60 Months from the date of allotment and will be decided at the time of the launch.

The decision to launch all or any of the above remaining 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.

2. Please read carefully the Statement of Additional Information (SAI) and Scheme Information Document (SID) of the scheme containing the terms of offer before investing. Prospective investors should not treat the contents of this document or the Statement of Additional Information (SAI) and Scheme Information Document (SID) of the scheme as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisors concerning the acquisitions, holding or disposal of the Units. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. **Application Forms may be filled in blue/black ink only.**

3. **Signatures:** Signatures should be in English or in any of the Indian languages. Use blue/black ink only for signature/s. Thumb impressions must be attested by any authorized official of the State Bank Group (SBG) or by a Magistrate/Notary Public under his/her official seal.
4. **Power of Attorney:** In case of applications under a Power of Attorney or by limited companies/bodies corporate, the relevant Power of Attorney or the certified and duly notarized copy thereof must be lodged along with the application.
5. **Mode of Holding:** Tax concessions will be available only to the first named applicant. If the application is in the name of more than one individual, it will be treated as "Any one or Survivor" in case no choice under "Mode of holding(s)" is indicated.
6. **Mode of Payment:** Payment may be made by cheque/bank draft payable locally, at any of the SBIMF Investor Service Centres/SBIMF Investor Service Desks/SBIMF Corporate Office/Registrar/Designated Collection Centres. Cheques/Demand Draft should be drawn in favour of "SBIMF - SBI Debt Fund Series A -XXX". Outstation cheques will not be accepted and application forms accompanied by such cheques will be rejected. Please do not pay Cash for subscription to any Agent.

Cash investments in mutual funds - In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash for purchases / additional purchases to the extent of Rs. 20,000/- per investor, per mutual fund, per financial year subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. However, payment towards redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.

7. **Submission of Application Forms:** Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer for each Fund at SBIMF Corporate Office, SBIMF Investor Service Centres/SBIMF Investor Service Desks, the designated office of Registrar or other such collecting centres as may be designated by AMC. The list of collection centres is printed overleaf.
8. **Application by post:** Applications can be sent by post to the office of the Registrar to the scheme and should be accompanied by draft payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar's end.
9. **Permanent Account Number :** With effect from July 2, 2007, Permanent Account Number (PAN) is the sole identification number for all investors transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Submission of attested copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor). Attestation can be done by distributors / AMC officials etc.

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

10. Who can invest

The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme: • Indian resident adult individuals, either singly or jointly (not exceeding three); • Minor through parent / lawful guardian; (please see the note below) • Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; • Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in Mutual Fund schemes under their trust deeds; • Partnership Firms constituted under the Partnership Act, 1932; • A Hindu Undivided Family (HUF) through its Karta; • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; • Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full

Key Information Memorandum

repatriation basis or on non-repatriation basis; •Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis; •Army, Air Force, Navy and other para-military funds and eligible institutions; •Scientific and Industrial Research Organisations; •Provident / Pension / Gratuity and such other Funds as and when permitted to invest; •International Multilateral Agencies approved by the Government of India / RBI; and •The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws). •A Mutual Fund through its schemes, including Fund of Funds schemes.

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

11. **Procedure for NRIs:** Applications on a Repatriable basis will be made by remitting funds from abroad through normal banking channels or by submitting payments made by demand drafts purchased from FCNR accounts or by cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts maintained with banks authorized to deal in foreign exchange in India. NRI applicants are requested to instruct the bank branch through which they have made the remittance or where they have the NRE / FCNR / Special Non-resident Rupee Account to send the necessary FIRCs in original on security paper to the registrars as soon as possible to enable early processing of their applications. NRIs can also apply on a nonrepatriable basis from their NRO account. NRIs should mandatorily state their overseas address in complete otherwise the application will be rejected. NRIs are requested to provide an Indian address (if available) for correspondence.
12. SEBI has made it mandatory for investors in Mutual Funds to state their bank account numbers in their applications and in redemption requests. Investors are requested to provide these details in the space provided in the application form. This measure is intended to avoid fraud/misuse or theft of warrants in transit. Kindly note that applications not containing these details may be rejected.

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.
13. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
14. **Allotment of Units:** Allotment is assured to all applicants provided the applications are complete in all respects and are in order. Applications not complete in any respect are liable for rejection.
15. **Brokerage [For Agents Only]:** Brokerage will be paid only to SBIMF Agent/Collecting Branch/Stock Exchange Broker whose stamp appears in Relevant Boxes on the Application Form. Only AMFI Registered Agents empanelled with SBIMF and possessing valid AMFI Registration Number (ARN) would be eligible for brokerage payment under existing SEBI Guidelines.
16. SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme's objective for investment.
17. **Default Plan / Option**

Between Regular Plan & Direct Plan:

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

Between Growth & Dividend option:

Please tick either the "Growth" or "Dividend" option in the application form. If this is left blank or it is not clear, "Growth" will be treated as default option. In case "Dividend" option is ticked please select either the "Payout" or "Transfer" facility. If this is left blank or it is not clear, "Payout" will be treated as default option.

In case investor wishes to change the dividend facility, Investor has to provide written request, 30 days in advance before the record date of the dividend. There will be no minimum amount restriction in the Target Scheme for the dividend to be transferred into such scheme.

18. Mode of the Dividend distribution: The scheme will endeavour to declare monthly dividends for funds having a maturity period of less than one year and quarterly dividends for funds having a maturity period of more than one year, subject to the availability of distributable surplus and at the discretion of the Fund Manager.

19. Know Your Customer (KYC):

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

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

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

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

Please refer to www.sbimf.com for details.

20. Prevention of Money Laundering: In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all SEBI registered intermediaries, including Mutual Funds, are required to formulate and implement a client identification programme, verify and maintain the record of identity and address(s) of the investors. In this regard, investors who wish to make an investment in the units of Mutual Fund will be required to produce prescribed documents to any such offices as may be notified by SBIMF or AMFI from time to time in order to comply with KYC norms of SBIMF.

21. Nomination facility/ succession: Nomination facility is available only for individuals applying on their own behalf. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. As per AMFI letter 35/MEM-COR/57/07-08 dated January 03, 2008, applicants can make multiple nominations to the maximum of three. This facility is also available to NRI investors. A non-resident Indian can be a Nominee subject to the exchange controls in force from time to time. Applicants may change their nomination at any time during the currency of the scheme. In case of multiple nominations, applicants must clearly specify the percentage of units in favour of each nominee. In case the applicants do not specify the percentage of units for each nominee, units will be distributed equally among all the nominees. Please note that such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

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

22. Demat Account: Investors have the option to hold the units in demat form. Please tick the relevant option of Yes/No for opting/not opting units of SDFS in demat form. If no option is exercised, "No" will be the default option. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. If the details mentioned in the application are incomplete/incorrect, not matched with the Depository data, the application shall be treated as invalid and shall be liable to be rejected.

Key Information Memorandum

23. **ASBA** : As per SEBI circular SEBI/IMD/CIR No 18 / 198647 /2010 dated March 15, 2010 and circular Cir / IMD / DF / 6 / 2010 dated July 28, 2010 Mutual Funds / AMCs shall provide ASBA facility to investors for all NFOs launched on or after October 1, 2010. Investors wishing to apply through ASBA facility can do it by filling the application form on page no. 18 & 19. Instructions for filing application form are given on the page no.19.

24. Acceptance of Third Party payment for subscriptions of units of the Scheme of SBI Mutual Fund:

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

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

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

25. Process for Change in Bank Details:

Investors wishing to change bank details are requested to submit the documents as detailed below alongwith the valid request for a change in bank account details:

1. A "CANCELLED" original cheque leaf of the New bank account as well as the Existing bank account (if any) currently registered with SBIMF under their respective folios (where the first holder's/investor's name is printed on the face of the cheque).
2. If an investor is unable to provide "CANCELLED" cheque as prescribed above, such investor should furnish an attested* photocopy of the relevant page of his/her bank Pass Book (of the new bank account as well as that of the existing bank account) wherein the first holder's/investor's name, bank a/c no and address is clearly legible.
3. In case of non-availability of either of the above mentioned document/s, such investors may submit a letter from their bank on its letterhead certifying the investors' bank account information (new & existing bank mandate) viz. account holders' name and address, bank account number, bank branch, account type, MICR & IFSC code. In case the old bank account is already closed investors may submit duly stamped letter from such bank on its letter head, confirming the closure of the account with relevant account details.
4. Only CTS -2010 compliant post-dated cheques will be accepted.

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

Also note that it is desirable for investors to submit the change of Bank mandate request at least 10 days prior to the date of redemption / dividend payment, if any.

26. Guidelines for investment on behalf of Minor:

Where the account/folio (account) is opened on behalf of a Minor, AMC and RTA will follow these guidelines.

1. The Minor shall be the first and the sole holder in an account. There shall not be any joint accounts with Minor as the first or joint holder.
2. Guardian in the folio on behalf of the Minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.

- 2.1. AMC's shall mandatorily obtain information on the relationship/status of the guardian as father, mother or legal guardian in the application form.
- 2.2. In case of natural guardian, AMC shall obtain a document evidencing the relationship, if the same is not available as part of the documents submitted as per 3 below.
- 2.3. In case of court appointed legal guardian, supporting documentary evidence shall be obtained
3. Date of birth of the minor along with photocopy of supporting documents as enumerated below shall be mandatory while opening the account on behalf of Minor:
 - 3.1. Birth certificate of the minor, or
 - 3.2. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 - 3.3. Passport of the minor, or
 - 3.4. Any other suitable proof evidencing the date of birth of the minor.

27. Transaction Charges

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

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

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

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

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

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

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

(iii) Transaction charges shall not be deducted for:

- (a) purchases /subscriptions for an amount less than Rs. 10,000/-;
 - (b) transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan/ Systematic Withdrawal Plan / Dividend Transfer Plan, etc.
 - (c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/ agent).
 - (d) transactions carried out through the stock exchange mode.
28. By investing in the Scheme, the investor authorizes the AMC to share all sensitive personal data / information collected from the investors with its Registrar and Transfer Agents ("RTA") or with any other third party engaged by the AMC / RTA for the purpose of processing / storage etc. The AMC also authorizes the RTA to collect all such sensitive personal data / information on behalf of the AMC, through any mode of communication either directly from investors or through their distributors or through any other third party engaged by the AMC / RTA. Further, the RTA is entitled to retain all such sensitive personal data / information collected from the investors and distributors or any other third party service providers on a permanent basis for the purpose of authenticating the investor's / distributor's identity.
29. Employee Unique Identification Number (EUIIN): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even

Key Information Memorandum

if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

30. New cadre distributors: SEBI has introduced a new cadre of distributors such as postal agents; retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/AMC from time to time. Such New Cadre distributor can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity plans. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form. In case your application for subscription through such distributor is not for an eligible scheme, it is liable to be rejected.

31. APPLICATION VIA ELECTRONIC MODE:

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

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

APPLICATION FORM (Please fill in BLOCK Letters)

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.
0032					

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 29)

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

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

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

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY

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

1. PARTICULARS OF FIRST APPLICANT

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

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

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

Gender Male Female Date of Birth* D D M M Y Y Y Y *Mandatory in case of Minor and please provide photocopy of supporting documents

Telephone No. (O) _____ Email ID _____

Telephone No. (R) _____ Mobile No. _____

Relationship of Guardian in case of Minor Father Mother Legal Guardian
Please register your E-mail address & Mobile number to get alerts & communication via E-mail & SMS.

Please mandatorily enclose the document evidencing the relationship of Minor with Guardian

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

PAN _____ Mandatory Enclosures PAN Proof KYC Acknowledgement
PAN Exempt KYC Ref no (PEKRN for Micro investments) - _____

2. PARTICULARS OF SECOND APPLICANT

Name Mr./Ms./M/s. _____

PAN _____ Mandatory Enclosures PAN Proof KYC Acknowledgement

3. PARTICULARS OF THIRD APPLICANT

Name Mr./Ms./M/s. _____

PAN _____ Mandatory Enclosures PAN Proof KYC Acknowledgement

4. GENERAL INFORMATION - Please (✓) wherever applicable

Status (Please (✓))				Mode of Holding (Please (✓))		Occupation (Please (✓))	
<input type="checkbox"/> Individual	<input type="checkbox"/> PSU	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Bank	<input type="checkbox"/> Single	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife	
<input type="checkbox"/> Trust	<input type="checkbox"/> FII	<input type="checkbox"/> Minor through Guardian	<input type="checkbox"/> PIO	<input type="checkbox"/> Joint	<input type="checkbox"/> Business	<input type="checkbox"/> Retired	
<input type="checkbox"/> Society	<input type="checkbox"/> HUF	<input type="checkbox"/> Company/Body Corporate	<input type="checkbox"/> NRI (Repatriable)	<input type="checkbox"/> Any one or Survivor	<input type="checkbox"/> Student	<input type="checkbox"/> Service	
<input type="checkbox"/> AOP/BOI	<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Government Body	<input type="checkbox"/> NRI (Non-Repatriable)		<input type="checkbox"/> Others		

5. CONTACT DETAILS

Local Address of 1st Applicant _____

City _____ Pin _____

State _____

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

Foreign Address (NRI / FII Applicants) _____

City _____

Country _____ Zip _____

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

Name of Bank _____

Branch Name and Address _____

City _____ Pin _____

Account No. _____

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

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

IFS Code _____

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

TEAR HERE

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

Scheme Name	Plan (✓)	Option (✓)	Dividend Facility(✓)	Cheque/DD Amount (Rs.)	Bank and Branch	Cheque / DD No. & Date	Stamp Signature & Date
SBI DEBT FUND SERIES A - _____	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	<input type="checkbox"/> Payout <input type="checkbox"/> Transfer				
Attachments	All purchases are subject to realisation of cheque / demand draft						

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

Cheques/Demand Draft should be drawn in favour of "SBIMF – SBI DEBT FUND SERIES A - XX".

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

8. SWITCH OUT (on maturity) : I wish to transfer entire corpus at the time of the maturity of the scheme to the below mentioned scheme/plan/option.

Scheme / Plan / Option _____

9. DIRECT CREDIT OF DIVIDEND/ REDEMPTION

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

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

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

Do you want Units in Demat Form (Please ✓) Yes No If Yes, please provide the below details

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

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

11A. NOMINATION : I wish to nominate the following person/body to receive the amount to my credit in the event of my death. (With effect from 01/04/2011,for individual investors applying with single holding, Nomination is mandatory. However, in case you do not wish to nominate please sign point 11 B.)

Name of the Nominee	_____	Percentage	_____	⊗ Signature of Nominee/Guardian
Name of the Guardian	_____			
Relationship	_____	Date of Birth*	D D M M Y Y Y Y	
Address of Nominee/ Guardian	_____			
Name of the Nominee	_____	Percentage	_____	⊗ Signature of Nominee/Guardian
Name of the Guardian	_____			
Relationship	_____	Date of Birth*	D D M M Y Y Y Y	
Address of Nominee/ Guardian	_____			
Name of the Nominee	_____	Percentage	_____	⊗ Signature of Nominee/Guardian
Name of the Guardian	_____			
Relationship	_____	Date of Birth*	D D M M Y Y Y Y	
Address of Nominee/ Guardian	_____			

11B. NOMINATION : I do not wish to nominate any person at the time of making the investment.

Signature	_____
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12. DECLARATION & SIGNATURE I/We have read and understood the contents of the Scheme Information Document and the details of the scheme and I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment. * I/We hereby declare that the amount invested/to be invested by me/us in the scheme(s) of SBI Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.

* I/We certify that as per the Memorandum and Articles of Association of the Company, Bye laws, Trust Deed or Partnership Deed and resolutions passed by the Company / Firm / Trust. I/We are authorised to enter into this transactions for and on behalf of the Company/Firm/Trust. ** I/We confirm that I am/we are Non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR Account. * Applicable to other than Individuals /HUF; ** Applicable to NRI; I/We confirm that the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments in rolling 12 months period or financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (applicable for "Micro investments" only). The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby confirm that I/We have not been offered/communicated any indicative portfolio and/or any indicative yield by SBI Mutual Fund/SBI Funds Management Private Limited/its distributor for this investment.

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

TEAR HERE

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

<p>Investment Manager : SBI Funds Management Pvt. Ltd. (A Joint Venture between SBI & AMUNDI) 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051 Tel: 022- 61793537 Email: customer.delight@sbimf.com</p>	<p>Registrar: Computer Age Management Services Pvt. Ltd., (SEBI Registration No.: INR000002813) Rayala Towers, 158, Anna Salai, Chennai - 600002 Tel No.: (044) 30407236, Fax : (044) 30407101 Email: enq_L@camsonline.com, Website: www.camsonline.com</p>
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ASBA Application No. _____

Date | D | D | M | M | Y | Y | Y | Y

INVESTORS MUST READ THE SCHEME INFORMATION DOCUMENT/KEY INFORMATION MEMORANDUM AND INSTRUCTIONS BEFORE COMPLETING THIS FORM.

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

BROKER/AGENT INFORMATION				FOR OFFICE USE ONLY			
Name and AMFI Regn. No.	Sub Broker Name & Code	Sub-Broker ARN Code	EUIIN* (Employee Unique Identification Number)	SCSB	SCSB IFSC Code	Syndicate Member Code	SL No.
ARN				[Name & Code]	[11 digit code]	[Name & Code]	

Declaration for "execution-only" transaction (only where EUIIN box is left blank) (Refer Instruction 29)
 * I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

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

1. PARTICULARS OF FIRST APPLICANT (Name should be as available in Demat Account)

Name Mr./Ms./M/s. _____
 PAN _____

2. PARTICULARS OF SECOND APPLICANT

Name Mr./Ms./M/s. _____
 PAN _____

3. PARTICULARS OF THIRD APPLICANT

Name Mr./Ms./M/s. _____
 PAN _____

4. EXISTING FOLIO No. (If you have an existing folio number, please mention here)

Folio No. _____

5. DEMAT ACCOUNT DETAILS

Depository (Please ✓) National Securities Depository Limited Central Depository Services [India] Limited
 Depository Participant Name _____
 DP - ID _____
 Beneficiary Account Number _____

6. INVESTMENT DETAILS

Scheme Name **SBI DEBT FUND SERIES A - _____**
 Plan (Please ✓) Regular Direct Option (Please ✓) Dividend (Payout) Growth

7. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

Bank Account Number _____
 Bank Name _____
 Branch Name _____
 IFS Code _____
 Total Amount to be blocked (Rs. In figures) _____
 Rs. in words _____

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

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

TEAR HERE
ACKNOWLEDGEMENT SLIP
 To be filled in by the Investor

ASBA Application Number _____ Date : ____/____/____

SBI DEBT FUND SERIES A - _____ Plan (Please ✓) Regular Direct Option (Please ✓) Dividend (Payout) Growth

Received from : _____
 Address _____
 SCSB Account details:
 A/c No. _____ Bank Name _____ Branch Name _____
Total Amount to be Blocked:
 Rs. In figures _____ Rs. In words _____
 Date & time of receipt _____

SCSB Stamp, Signature

8. DECLARATION & SIGNATURE

1) I/We hereby undertake that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 ("SEBI Regulations") as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/SBI Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of SBI Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the SBI Mutual Fund or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

"I/We have read and understood the contents of the Scheme Information Document and the details of the scheme and I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment." "I/We hereby declare that the amount invested/to be invested by me/us in the scheme(s) of SBI Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time." "I/We certify that as per the Memorandum and Articles of Association of the Company, Bye laws, Trust Deed or Partnership Deed and resolutions passed by the Company / Firm / Trust. I/We are authorised to enter into this transactions for and on behalf of the Company/Firm/Trust." "I/We confirm that I am/we are Non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR Account . * Applicable to other than Individuals / HUF; ** Applicable to NRI; The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. **I/We hereby confirm that I/We have not been offered/communicated any indicative portfolio and/or any indicative yield by SBI Mutual Fund/SBI Funds Management Private Limited/its distributor for this investment.**

SIGNATURE(S) All applicants must sign here	⊗	⊗	⊗
	1st Applicant / Guardian / Authorised Signatory	2nd Applicant / Authorised Signatory	3rd Applicant / Authorised Signatory
Date			Place

INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

- An Application Supported by Blocked Amount (ASBA) investor shall submit a duly filled up **ASBA Application form, physically or electronically**, to the Self Certified Syndicate Bank (SCSB) with whom the bank account to be blocked, is maintained.
 - In case of ASBA application form in physical mode**, the investor shall submit the ASBA Application Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
 - In case of ASBA application form in electronic form**, the investor shall submit the ASBA Application Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
- Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
- Upon submission of an ASBA Application Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
- On the basis of an authorisation given by the account holder in the ASBA Application Form, the SCSB shall block the subscription money in the Bank Account specified in the ASBA Application Form. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application, as the case may be.
- If the Bank Account specified in the ASBA Application Form does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
- The ASBA Application Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block subscription amount in the Bank Account.
- All grievances relating to the ASBA facility may be addressed to the BANK/AMC / RTA to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Application Form was submitted by the Investor.
- ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time.

SBIMF INVESTORS SERVICE CENTRES

AHMEDABAD: SBIMF Investors Service Centre, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006 , Tel: (079)26423060,26463090 , 9825300439, 26423070. **BANGALORE:** SBIMF Investors Service Centre,#501, 5th Floor,16 & 16/1,Phoenix Towers, Museum Road,Bangalore-560001, Tel: 080-25580014/25580051/22122507 , 22272284 ,22123784, 9980102463, 22272284, 22122507. **BHILAI:** SBIMF Investors Service Centre, F-7 Commercial Complex, Uttar Gangotri, Supela, G.E. Road,Bhilai-490 023, Tel: 0788- 2273261, 2272344 , 9926024522, 0788 - 4010955 . **BHOPAL:** SBIMF Investors Service Centre, Manav Niketan, 30, Indira Press Complex, Near Dainik Bhaskar Office, M.P. Nagar, Zone - 1, Bhopal (M.P.) - 462011, Tel: 0755-2557341,4288276. **BHUBANESHWAR:** SBIMF Investors Service Centre, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneswar-751001, Tel: (0674)2392401/501, 9937027402. **CHANDIGARH:** SBIMF Investors Service Centre, State Bank Of India,Local Head Office , 1st Floor, Sector-17B, Chandigarh-160017, Tel: (0172)2709728, 9814108415, 0172-2711869, . **CHENNAI:** SBI MF-Investor Service Centre,SIGAPI ACHI BUILDING II FLOOR,18/3, MARSHALLS ROAD, RUKMANI LAKSHMIPATHY ROAD,EGMORE,CHENNAI-600 008, Tel: 044 2854 3382 / 3383 ,044 2854 3384 / 3385, 9840084081, 044 4204 5081. **COIMBATORE:** SBIMF Investors Service Centre, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel: (0422) 2541666, 9715333003. **ERNAKULAM:** SBIMF Investors Service Centre, 28/218 II Floor, Manorama Junction, Above SBI Ernakulam South Branch, S A Road, Panampilly Nagar, Ernakulam-682036, Tel: (0484)2318886,2318886,2323489, 9746311110. **GOA:** SBIMF Investor Service Centre, , Ground Floor, Kamat Chambers, Opp. Neptune Hotel, Panaji Goa 403 001. Tel: (0832) 2235283 / 6642475, 9822102690. **GURGAON:** SBIMF Investor Service Centre, Shop no.- 06, Ground Floor, Vipul Agora, M.G. Road, Gurgaon-122001. Tel: 0124-4200828, 0124-40831769. **GUWAHATI:** SBIMF Investors Service Centre, Sethi Trust Building,Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel: (0361)2463704, 9864064799, 0361-2463747. **HYDERABAD:** SBIMF Investors Service Centre, 1-8-304 to 307, 3rd Floor, Kamala Towers, Patigadda Road, Begumpet, Secunderabad - 500 016, Tel: 040-27905741/27905742 . **INDORE:** SBIMF Investors Service Centre, 215-216 City Centre, 2nd floor,570 M.G. Road, Indore-452001. Tel: (0731)2541141, 9893030405, 0731-4045944, 0731 4045947. **JAIPUR:** SBIMF Investors Service Centre, 1st Floor,SBI Tonk Road Branch,Near Times of India Building,Tonk Road, Jaipur-302015, Tel: (0141)2740016/ 2740061, 9829067354, 0141-2740023. **KANPUR:** SBIMF Investor Service Centre, C/o State Bank of India, C/O SBI MAIN BRANCH Block No. V, Ground Floor,M.G. Road, Kanpur- 208001, Tel: (0512) 2331631, 9839605668. **KOLKATA:** SBIMF Investors Service Centre, Jeevandeep Bldg,No 1, Middleton Street, , 9th Floor, Kolkatta-700 001 , Tel: 22882342/22883767/22883768, 9830661076-9903800000. **LUCKNOW:** SBIMF Investors Service Centre, G-16, Kasmande House,2, Park Road, Hazratganj,Lucknow-226 001, Tel: 522 2286741,2286742, 9839014411. **LUDHIANA:** SBIMF Investor Service Centre, C/o. State Bank of India, 1st Floor, Main Branch, Civil Lines, Ludhiana-141 001, Tel: (0161)2449849, 9814228415, 2449859. **MUMBAI:** SBIMF Investors Service Centre, Ilaco House, 2nd Floor, P M Road, Fort, Mumbai-400 023, Tel: (022)66532800, 98202 34010, 66532801/02. **NAGPUR:** SBIMF Investors Service Centre, Shreeram Towers, 1st Floor, Unit No 133, Beside NIT Building, Kingsway, Nagpur-440001. Tel: 0712-6458368, 9326447311. **NEW DELHI:** SBIMF Investors Service Centre, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel: 011- 23466666, 9910622688. **PATNA:** SBIMF Investors Service Centre, Gr Floor, SBI Main Branch, West Gandhi Maidan, Patna-800001, Tel: 0612-3242047 , 9835039767. **PUNE:** SBIMF Investors Service Centre, Madhuri Kishor Chambers, 3rd Floor, Near Passport Office, Senapati Bapat Road,Pune-411016, Tel: (020)25670961, 9325406913, 25653398, 25653399. **RANCHI:** SBIMF Investors Service Centre, C/o. State Bank Of India,Upper Bazar Branch, 2nd Floor, Metro Market, Kutchery Road, Ranchi-834 001, Tel: 0651-2213413, 9431109702, 0651-2213212. **SURAT:** SBIMF Investors Service Centre ,Athugar Street, Higher Ground Floor,Meghratna Complex, Nanpura,Surat - 395 001, Tel: 0261-2462764/ 3994800/ 6646555, 9979894140, 0261 - 39948001/2462764. **THRIVANTHAPURAM:** SBIMF Investor Service Centre, Ground Floor, TC 25/373(9),Govt. Press Road,Near Secretariat,Trivandrum 695001, Tel: 0471-4011590/4011591/4011592, 9746388880, 0471-2324790. **VADODARA:** SBIMF Investors Service Centre, 101-105, Glacier Complex,Near Pizza In, Jaselpur Road, Vadodara-390007, Tel: 0265-2323010, 7600024209. **VIJAYAWADA:** SBIMF Investors Service Centre,Investors Service Centre,DNO.29-6-23, 1st Floor,Sri Raja Rajeswari Complex,Ramachandra Rao Road,Suryaraopeta,Vijayawada - 520 002. Tel: 0866 2436113 / 2438217, 9849185254, 0866 2440600.

SBIMF INVESTOR SERVICE DESKS

AGRA: SBIMF Investors Service Desk, SBI Main Branch, Chipitola, Agra-282001, Tel: 0562-32555061,4008091, 9319124365. **AJMER:** SBIMF Investor Service Desk, C/O SBI Special Branch,Ajmer - 305001, Tel: (0145)2426284, 9829067357. **ALLAHABAD:** UG-13, Vashishta Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad,211001, Tel: 0532-2261028, 098 38 070470 . **AMRITSAR:** SBIMF Investors Service Desk, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001, Tel: (0183)2221755, 9855008415. **ANAND :** SBIMF Investors Service Desk,C/o State Bank of India,Nr D N High School,Station Road,Anand - 388 001, Tel:

(02692)- 243210, 96380 46060. **AURANGABAD:** SBIMF Investors Service Desk, 1st Floor Viraj Complex, Opp; Big Cinema ,ABOVE SBI ATM, Khadkeshwar, Aurangabad-431001, Tel: 0240-3244781, 9372155345. **BAREILLY:** SBIMF Investors ServicePoint, C/o State Bank of India,Main Branch, Opp Katchery, Civil Lines, Bareilly- 243001, Tel: . **BATHINDA:** SBIMF Investor Service Desk, State Bank of India, 1st Floor, A.D.B. Branch, Guru Kashi Marg, Bhatinda-151001, Tel: 9914208415. **BAVNAGAR:** SBIMF Investors Service Desk, C/o SBI Darbargadh Branch. 2'nd Floor. Amba Chowk. Bhavnagar 364001, Tel: 0278-2523788, 9979920842. **BELGAUM:** SBIMF Investor Service Desk, C/o.SBI Main Branch,Near Railway Station Camp, Belgaum-590001, Tel: 0831-2422463, 9980972463. **BELLARY:** SBIMF Investor Service Desk, C/o.SBI Main Branch, Station Road Bellary-583101, Tel: 08392-271775, 9740072463. **BILASPUR:** SBIMF Investor Service Desk,SBI, Main Branch,Old Highcourt Road,Bilaspur-495001, Tel: 07752) 495006. **BOKARO:** SBIMF Investor Service Desk,C/o State Bank of India,Sector - 4,Main Branch,Bokaro Steel City,Bokaro - 827004, Tel: 9304823011. **CALICUT:** SBIMF Investor Service Desk, C/o SBI, 2nd Floor, Aydeed Complex, YMCA Cross Road, Calicut - 673001, Tel: 0495 2768270, 4020079, 9995806400. **CUTTACK:** SBI Investor Desk, 3rd Floor,City Mart,Above Vishal Mega Mart ,Bajra Kabati Road,Cuttack-753001, Tel: 0671-2422972, 9437079792. **DEHRADUN:** SBIMF Investors Service Desk, SBI Main Branch, 4, Convent Road, Dehradun-248001, Tel: (0135)2651719, 9412992892. **DHANBAD:** SBIMF Investor Service Desk, C/o SBI, Main Branch,Bank More,Dhanbad-826001, Tel: 0326-2301545, 9304823015. **DHARAMSHALA:** BIMF Investor Service Desk, Camp Office, State bank of India Regional Business office, Centre Point Building, Civil Line Dharamshala-176215, Tel: 01892-225814, 9418028624. **DURGAPUR:** SBIMF Investors Service Desk, C/o State Bank of India ,1st Floor, City Centre Branch, Durgapur-713216, Tel: 2544191/192, 9800867455. **FARIDABAD :** SBIMF Investors Service Desk, C/o. SBI Commercial Br., 65, Neelam Bata Road, Near Mahalaxmi Hotel, NIT Faridabad, Haryana - 121001, Tel: 0129-4030661, 9999029351. **FEROZEPUR:** SBIMF Inveator Service Desk c/o State Bank OF India RBO, 120 Church Road Ferozepur Cantonment Ferozepur - 152001, Tel: 9855008415. **GHAZIABAD:** SBIMF Investor Service Desk, SIB branch 1st floor Navyug Market,Ghaziabad -201001, Tel: 0120-2797582, 9958448124. **GORAKHPUR:** SBIMF Investors Service Desk, C/o State Bank Of India, Gorakhpur Branch, Bank Road, Gorakhpur (U.P.) PIN-273001, Tel: 0551-2203378, 9918001822. **GULBARGA:** SBIMF Investors Service Desk,C/o State Bank of India,P.B.No.3, Hyderabad Karnataka,Chamber of Commerce Bldg,Super Market,Gulbarga : 585105, Tel: 9980872463. **GWALIOR:** SBIMF Investor's Service Desk, C/O State Bank Of India, Gwalior Main Branch,Bada, Lashkar Gwalior-474001, Tel: 0751-2447272, 9977500199. **HALDWANI:** SBIMF Investors Service Point,SBI SME Main Branch,Nainital Road, Haldwani,Uttarakhand - 263 139, Tel: 9412084061. **HISSAR:** SBI Funds Management Pvt Ltd,SBIMF Investors Service Desk,42,Red Square Market, Nr.Hotel Regency,Hisar -125001, Haryana, Tel: 01662 238415, 9729008415. **HUBLI:** SBIMF Investor Service Desk,c/o: State Bank of India,Market Branch,Laxmi Complex,Near Court Circle,Hubli-580029, Tel: 0836-2368477, 9900136273. **JABALPUR:** SBIMF Investor Service Desk C/o SBI Personal Banking Branch,Near Bus Stand,Napier Town ,Jabalpur-482001, Tel: 0761-2450542, 9977500198. **JALANDHAR:** SBIMF Investors Service Desk,C /O State Bank Of India, Main Branch,39-A, Green Park, Cool Road ,Jalandhar, Tel: 0181-2238415, 9855669498. **JAMMU:** SBIMF Investors Service Desk, C/O State Bank of India, Zonal Office, 2nd Floor- Ansari, Bahu Plaza, Gandhi Nagar Jammu Tawi-180001, Tel: -(0191) 2474975, 9906909643. **JAMNAGAR:** SBIMF Investors Service Desk, C/o SBI Ranjit Road Branch,Ranjit Road, Jamnagar,-361001, Tel: 0288-2660104, 997986990. **JAMSHEDPUR:** SBIMF Investors Service Desk, C/o SBI, Main Branch, Bistupur, Ground Floor,,Jamshedpur-831001, Tel: (0657)2440446, 9934360079. **JHANSI:** SBIMF Investors Service Desk, C/o SBI Main Barnch, Near Elite Crossing, Jhansi- 284001, Tel: 0510-2330298, 9838476959. **JODHPUR:** SBIMF Investors Service Desk, 201, Shree Plaza,658 Residency Road, Sardarpura,Jodhpur . 342003, Tel: 0291-2611928,0291-2611929, 9929098355. **KOLHAPUR:** SBIMF- Investor Service Desk, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416 001, Tel: 0231 - 2680880, 9325663494. **KOTA:** SBIMF Investor Service Desk, SBI Main Branch, Chawani Choraha, Kota - 324 005, Tel: (0744)2390631, 9829067358. **KOTTAYAM:** ISD,C/O SBI Kalathipadi Branch,Opp.Karipal Hospital ,K K Road,Kalathipadi,Vadavathoor P O ,Kottayam-686010 (Yet to start the office), Tel: 9562008100. **MADURAI:** SBIMF Investors Service Desk, 1st Floor Suriya Towers,273, Goodshed street,Madurai-625001, Tel: (0452)4374242, 9894009779. **MANGALORE:** SBIMF Investors Service Desk, C/o State Bank Of India - Mallikata Branch,1st Floor, P B Box No.512, Jugul Towers, Mallikata Mangalore - 575003, Tel: (0824)2222463, 9880272463. **MEERUT:** SBIMF Investors Service Desk, C/O SBI Zonal Office, Garh Road, Meerut-250005, Tel: 9927239025. **MORADABAD:** SBIMF Investor Service Desk, C/o SBI Main Branch, Civil Lines, Moradabad-244001, Tel: (0591) 2411411, 9719004343. **MUZZAFFARPUR:** SBIMF Investor Service Desk, 2nd Floor, Poddar Complex, SBI Zonal Office,Opp Jubba Shani Park,Mithanpura,Muzaffarpur - 842002, Tel: 9473199059. **MYSORE:** SBI MF Investor Service Desk, C/o SBI Mysore Main Branch,1st Floor, Mothikhana Building, New Sayyaji Rao Road, Mysore 570024, Tel: (0821)4242919, 9900150919. **NASHIK:** SBIMF Investors Service Desk, Shop No-1,Shivneri Hieghts,Vise Mala,Near Ramdas Colony Garden, Nashik-422005, Tel: 0253- 6575888/2232553, 98233 10253. **PANCHAKULA:** SBIMF Investor Service Desk C/o State Bank of India RBO Admin office Plot no. 1& 2 Block B City center, Sector -5 Panchkula -134197, Tel:

9592008415. **PANIPAT:** SBIMF Investors Service Desk, C /O State Bank of India ,Main Branch, G T Road Panipat, Tel: 0180-2648415, 9896152400. **PATIALA:** SBIMF Investor Service Desk, C/o SBI Main Branch, Chotti Baradari, The Mall, Patiala-147001, Tel: 0175-2300058, 9814488415. **PONDICHERY:** C/o State Bank Of India, ADB Branch, Kamaraj Salai, Pondicherry - 605 013, Tel: NA, 94451 96934. **RAIPUR:** SBIMF Investor Service Desk, C/o. SBI Kutchery Branch, Near Daga Girls College, Raipur- 492001, Tel: 0771-2543355, 4263256, 9826633577. **RAJAHMUNDRY :** SBIMF Investors Service Desk, C/o, SBH Main Branch, T Nagar, Rajahmundry - 533 101, Tel: (0883)2434002, 9959911874. **RAJKOT:** SBIMF Investors Service Desk, C/o SBI Rajkot Main Branch, 1st Floor, Jawahar Road, Rajkot - 360 001, Tel: (0281)2239437, 9825504876. **ROURKELA:** SBIMF Investors Service Desk, C/O- State Bank Of India, Panposh Road, Civil Township, Rourkela - 769004 SBI -R.I.E Branch Panposh Road, Civil Township Rourkela-769004, Tel: 0661-2400299, 9437061978. **SALEM:** SBIMF Investors Service Desk, SBI Funds Management Pvt Ltd., Nakshatra Trade Mall", No.55/1, Ramakrishna Raod, Near Gopi Hospital, Salem-636007, Tel: 0427-4552289, 97158 88008. **SAMBALPUR:** SBI Mutual Fund, State Bank Of India, Sambalpur Main Branch, Sambalpur, Dist. sambalpur, Orissa-768001, Tel: 0663-2410001, 9437477730. **SHILLONG:** SBIMF Investor Service Desk, SBI Shillong Main Branch, Shillong, Meghalaya, Tel: 9436730174. **SHIMLA:** SBIMF Investor Service Desk, C/o State Bank of India, New Building (2nd Floor), Kali Bari, The Mall, Shimla-171003, Himachal Pardesh, Tel: 0177-2807608, 9418008799. **SHIMOGA:** SBIMF Investors Service Desk, SBI Shimoga Branch, Shroff Complex, Sir, M.V. Road, Tilak Nagar, Shimoga-577201, Tel: 8182222463, 9845972463. **SILIGURI:** SBIMF Investors Service Centre, GANESHAYAN BUILDING -2 ND FLOOR, BESIDE SKY STAR BUILDING, SEVOKE ROAD, SILIGURI-734001, Tel: 0353-2537065, 9933035302. **SONEPAT:** SBIMF Investor Service Desk, C/o State Bank of India Atlas Cycle Branch, Atlas Cycle road, Model Town, Sonapat-131001, Tel: 9999029352. **SRIGANGANAGAR:** SBIMF Investors Service Desk, SBI Main Branch, Ravinder Path, Sri Ganganagar.335001, Tel: 9829067384. **SRINAGAR :** SBI Funds Management Pvt Ltd. ,SBI Mutual Fund-Investors Service Desk, SBI Regional bussiness Office, 2Nd Floor, M.A Road, Srinagar, Tel: 0194-2474864, 9906909642. **THIRUCHIRAPALLI:** SBIMF Investor Service Desk, State Bank of India, MICR Branch, Asha Arcade, 73, Promenade Road, Cantonment, Trichy-620001, Tel: 0431-4000667, 9941541119. **THRISSUR:** SBIMF Investors Service Desk, Tel: . **TINSUKIA:** SBIMF Investors Service Desk, 3rd Floor, State Bank of India ,Tinsukia Branch, S.R. Lohia Road, Tinsukia, Assam Pin-786125, Tel: 03742332365, 9957722157. **TIRUNELVELI :** SBI MF Investor Service Desk, 182 E, Shop no 7, Arunagiri Uma Complex, S.N.High Road, Tirunelveli - 627001, Tel: 0462 4220023, 98410 68673. **TIRUPATI:** SBIMF Investor Service Desk, C/O Sbi Korlagunta Branch, Near Leelamahal Junction, Tirupathi.-517501, Tel: (0877)6450828, 9959911975. **UDAIPUR:** SBIMF Investors Service Desk, SBI City Branch, Babu Bazaar, Near Delhi Gate, Udaipur.313001, Tel: 9928191961. **VALSAD:** C/o SBI-Station Road Branch, 1st Floor Saakar Building, Station Road, Valsad-396001, Tel: 02632-245440, 9979895440. **VARANASI:** SBIMF Investors Service Desk, 2nd Floor, Banaras TVS Bulding, D-58/12, A-7, Sgra, Varanasi-221010, Tel: 0542-2222492, 9984507831. **VISHAKAPATNAM:** SBIMF Investor Service Desk, C/o.SBI Main Branch, Near Rednam Circle, Vishakhapatnam- 530 020, Tel: 0891-3293018, 9848411546. **WARANGAL:** SBIMF Investors Service Desk, 1st Floor, SBH Zonal Office, JPN Road, Warangal-506002, Tel: 0870-2430307, 9959911873.

SBIMF INVESTOR SERVICE POINT

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

CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

AHMEDABAD: 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad-380 006, Tel: 079-3008 2468, 3008 2469, 3008 2470, 30082471. **AGARTALA:** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala-799001, Tel: 381-9.863E+09, 2323009. **AGRA:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002, Tel: 0562-324 2267. **AHMEDNAGAR:** B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar- Aurangabad Road, Ahmednagar -414 001, Tel: 241-6450282. **AJMER:** AMC No. 423/30, Near Church, Brahmपुरi, Opp T B Hospital, Jaipur Road, Ajmer-305001, Tel: 0145-329 2040. **AKOLA :** Opp. RLT Science College, Civil Lines, Akola-444001, Tel: 724-3203830. **ALIGARH:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001, Tel: 571-3200301. **ALLAHABAD:** 30/2, A&B, Civil Lines Station, Besides

Vishal Mega Mart, Strachey Road, Allahabad-211001, Tel: 0532-329 1274. **ALLEPPEY:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey-688011, Tel: 477-3209718. **ALWAR:** 256A, Scheme No:1, Arya Nagar, Alwar-301001, Tel: 0144-3200451. **AMARAVATI :** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati-444601, Tel: 0721-329 1965. **AMBALA:** Opposite PEER, Bal Bhavan Road, Ambala, Ambala-134003, Tel: 171-3248787. **AMRITSAR:** SCO - 18J, 'C', Block Ranjit Avenue, Amritsar-140001, Tel: 0183-5099995, 3221379. **ANAND:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand-388001, Tel: 02692-325071. **ANANTAPUR:** 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur -515 001, Tel: 8554-326980, 326921. **ANDHERI :** CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri, Andheri-400069, Tel: 22-32208018. **ANKLESHWAR:** Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch -393002, Tel: 02646-310207. **ASANSOL:** Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303, Tel: 0341-329 5235, 329 8306. **AURANGABAD :** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad-431001, Tel: 0240-329 5202, 2050664. **BAGALKOT:** 1st floor, E Block Melligeri Towers, station road, Bagalkot-587101, Tel: 8354-225329. **BALASORE:** B C Sen Road, Balasore-756001, Tel: 06782-326808. **BANGALORE:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore-560 042, Tel: 080-3057 4709, 3057 4710, 30578004, 30578006. **BAREILLY:** F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly-243001, Tel: 581-3243322. **BASTI:** Office no 3, 1st Floor, Jamia Shopping Complex ,(Opposite Pandey School), Station Road, Basti-272002, Tel: 5542-327979. **BELGAUM:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum-590006, Tel: 0831-329 9598. **BELLARY:** 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary-583101, Tel: 08392-326848. **BERHAMPUR:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur-760001, Tel: 0680-3205855. **BHAGALPUR:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur-812002, Tel: 641-3209094. **BHARUCH (PARENT: ANKLESHWAR TP):** F-108, Rangoli Complex, Station Road, Bharuch, Bharuch -392001, Tel: -, 9.825E+09. **BHATINDA:** 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar-364002, Tel: 0278-3208387, 2567020. **BHILAI:** Shop No. 117, Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bhilai-490020, Tel: 9203900630. **BHILWARA:** Indrapartha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara-311001, Tel: 01482-231808, 321048. **BHOPAL:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011, Tel: 0755-329 5873. **BHUBANESWAR:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. **BHUJ:** Data Solution, Office No:17, 1st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch-370001, Tel: 02832-320924. **BHUSAWAL (PARENT: JALGAON TP):** 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201, Tel: -. **BIJAPUR:** 1st floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. **BIKANER:** F 4,5 Bothra Complex, Modern Market, Bikaner, Bikaner-334001, Tel: 151-3201590. **BILASPUR:** Beside HDFC Bank, Link Road, Bilaspur, Bilaspur-495 001, Tel: 7752-327886. **BOKARO:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro -827004, Tel: 06542-324 881. **BURDWAN:** 399, G T Road, Basement of Talk of the Town, Burdwan-713101, Tel: 0342-320 7077. **CALICUT:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut-673016, Tel: 0495-325 5984. **CHANDIGARH:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh-160 017, Tel: 0172-304 8720, 304 8721, 304 8722, 3048723. **CHANDRAPUR:** Near Bangalore Bakery, Kasturba Road, Chandrapur, Chandrapur-442402, Tel: 7172-253108. **CHENNAI:** Rayala Towers 158, Anna Salai, Chennai - 600002 Tel No.: (044) 30407236 Fax : (044) 30407101 **CHENNAI (OMR):** Rayala Towers 158, Anna Salai, Chennai - 600002 Tel No.: (044) 30407236 Fax : (044) 30407101 **CHHINDWARA:** Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara-480 001, Tel: 7162-321163. **CHIDAMBARAM:** saradaram complex door no 6-7, Theradi kadai street, Chidambaram, Chidambaram-608001, Tel: 4144-221746. **CHITTORGARH:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh -312001, Tel: 1472-324810. **COCHIN:** Ittoop's Imperial Trade Center, Door No. 64/5871 - D, 3rd Floor, M. G. Road (North), Cochin-682 035, Tel: 0484-323 4658. **COIMBATORE:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore-641 002, Tel: 0422-301 8000. **CUTTACK:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001, Tel: 0671-. **DARBHANGA:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga, Darbhanga-846001, Tel: 6272-326989. **DAVENEGERE:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112, Tel: 6432-320227. **DHANBAD:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad-826001, Tel: 0326-2304675. **DHARMAPURI :** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri -636 701, Tel: 4342-310304. **DHULE :** H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule-424 001, Tel: 2562-329902. **DURGAPUR:** City Plaza Building, 3rd floor, City Centre, Durgapur-713 216, Tel: 0343-329 8890, 329 8891, 6451419. **ERODE:** 197, Seshaiyer Complex, Agraharam Street, Erode-638001, Tel: 0424-320 7730. **FAIZABAD:** 64

Cantonment, Near GPO, Faizabad, Faizabad-224001, Tel: 5278-310664. **FARIDHABAD:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001, Tel: 0129-3241148. **GANDHIDHAM:** S-7, Ratnakala Arcade, Plot No. 231, Ward - 12/B, Gandhidham - 370201, Gujarat. Tel. No. - 02836-650116. **GHAZIABAD:** 113/6 I Floor, Navyug Market, Gazhiabad-201001, Tel: 0120-3266917, 9910480189 (mobile of CH). **GOA:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) -403 001, Tel: 0832-325 1755, 325 1640. **GONDAL (PARENT RAJKOT):** A/177, Kailash Complex, Opp. Khedut Decor, Gondal-360 311, Tel: 0281-329 8158. **GORAKHPUR:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur-273001, Tel: 0551-329 4771. **GULBARGA:** Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Gulbarga-585 101, Tel: 8472-310119. **GUNTUR:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002, Tel: 0863-325 2671. **GURGAON:** SCO - 16, Sector - 14, First floor, Gurgaon-122001, Tel: 0124-326 3763. **GUWAHATI:** A.K. Azad Road, Rehabari, Guwahati-781008, Tel: 0361-260 7771. **GWALIOR:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior-474002, Tel: 0751-320 2311. **HALDIA:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia, Haldia-721 602, Tel: 3224-320273. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani, Haldwani -263139, Tel: 5946-313500. **HAZARIBAG:** Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar -383 001, Tel: 2772-321080. **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR:** No. 303, SIPCOT Staff Housing Colony Hosur - 635 126, Tel: 04344-645010. **HUBLI:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **JABALPUR:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR:** R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. **JALANDHAR:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar-144001, Tel: 0181-2222882. **JALGAON:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA:** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Jalna-431 203, Tel: -. **JAMMU:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004, Tel: 0191-9.906E+09, 2432601. **JAMNAGAR:** 217/218, Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur-831001, Tel: 0657-3294202. **JAUNPUR:** 248, FORT ROAD, Near AMBER HOTEL, Jaunpur -222001, Tel: 5452-321630. **JHANSI:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi-284001, Tel: 510-3202399. **JODHPUR:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JUNAGADH:** "AASTHA PLUS", 202-A, 2nd floor, Sardarbag road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh - 362001, Gujarat, Tel: 0285-6540002. **KADAPA:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa-516 001, Tel: 8562-322099. **KAKINADA:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Kakinada-533 001, Tel: 884-320 7474, 320 4595. **KALYANI:** A - 1/50, Block - A, Dist Nadia, Kalyani-741235, Tel: 033-32422712. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur-670004, Tel: 497-324 9382. **KANPUR:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur-208 001, Tel: 0512-3918003, 3918000, 3918001, 3918002. **KARIMNAGAR:** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar -505 001, Tel: 878-3205752, 3208004. **KARNAL (PARENT :PANIPAT TP):** 7, Ist Floor, Opp Bata Showroom, Kunjapura Road, Karnal, Karnal -132001, Tel: -, 9.814E+09. **KARUR:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Kunjapura Road, Karur, Karur -639002, Tel: 4324-311329. **KATNI:** 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI-483 501, Tel: 7622-322104. **KESTOPUR:** 148, Jessore Road, Block -B (2nd Floor), Kolkata, Kestopur-700101, Tel: 033-32415332, 32415333. **KHAMMAM:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM-507 001, Tel: 8742-323973. **KHARAGPUR:** H.NO.291/1, WARD NO-15, MALANCHA MAIN ROAD, OPPOSITE UCO BANK, Kharagpur, Kharagpur-721301, Tel: 3222-323984. **KOLHAPUR:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **KOLKATA:** Saket Building, 44 Park Street, 2nd Floor, Kolkata-700016, Tel: 033-3058 2285, 3058 2303, 30582281. **KOLLAM:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam-691001, Tel: 474-3248376, Cell:9847067534. **KOTA:** B-33 'Kalyan Bhawan, Triangle Part ,Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM:** KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam-686001, Tel: 0481-3207 011. **KUMBAKONAM:** Jailani Complex, 47, Mutt Street, Kumbakonam-612001, Tel: 435-3200911. **KURNOOL:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Kurnool -518 004, Tel: 8518-312 978, 312 970. **LUCKNOW:** Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow-226 001, Tel: 0522-391 8000, 391 8001, 391 8002, 3918003. **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301

8000, 301 8001. **MADURAI:** 1st Floor, 278, North Perumal Maistry street, Nadar Lane, Madurai-625 001, Tel: 0452-325 2468. **MALDA:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 3512-329951. **MANGALORE:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003, Tel: 0824-325 1357, 325 2468. **MANIPAL:** Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal - 576 104, Karnataka, Tel: 9243689046. **MAPUSA (PARENT ISC : GOA):** Office no. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Mapusa-403 507, Tel: -, 9.326E+09. **MARGAO:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao-403 601, Tel: 832-3224658. **MATHURA:** 159/160 Vikas Bazar, Mathura-281001, Tel: 0565-3207007. **MEERUT:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002, Tel: 0121-325 7278. **MEHSANA:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana-384 002, Tel: 2762-323985, 323117. **MIRZAPUR:** Dhundhi Katra, Mirzapur-231001, Tel: 5442-220282. **MOGA:** Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MORADABAD:** B-612 'Sudhakar', Lajpat Nagar, Moradabad-244001, Tel: 0591-329 9842. **MUMBAI:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. **MUZZAFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 0621-3207052. **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore-570009, Tel: 0821-3294503. **NADIAD (PARENT TP: ANAND TP):** S/OB 2nd Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001, Gujrat Tel: -. **NAGERCOIL:** 47, Court Road, Nagercoil-629 001, Tel: 4652-229549. **NAGPUR:** 145 Lendra, New Ramdaspath, Nagpur-440 010, Tel: 0712-325 8275, 3258272, 2432447. **NAMAKKAL:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. **NASIK:** Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik-422005, Tel: 0253-325 0202. **NAVSARI:** 16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396 445, Gujarat, Tel: 02637-650144. **NELLORE:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore-524001, Tel: 0861-329 8154, 320 1042. **NEW DELHI :** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi -110 055, Tel: 011-30482468, 30588103, 30482468. **NOIDA:** C-81, 1st floor, Sector - 2, Noida-201301, Tel: 120-3043335. **ONGOLE:** Old govt hospital Road, Opp Konigeti guptha Apartments., Ongole-523001, Tel: 8592-281514. **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. **PALANPUR:** 3rd Floor, T - 11, Opp. Government Quarter, College Road, Palanpur, Palanpur-385001, Tel: 2742-321811. **PANIPAT:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T. Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. **PATHANKOT:** 13 - A, 1st Floor, Gurjeet Market Dhangu Road, Pathankot - 145001, Punjab. Tel no. 0186 - 3205010. **PATIALA:** 35, New Lal Bagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna-800 001, Tel: 0612-325 5284, 325 5285, 3255286. **PONDICHERRY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PUNE:** Nirmitti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune-411 004, Tel: 020-3028 3005, 3028 3003, 3028 3000. **RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli, Rae Bareli -229001, Tel: 535-3203360. **RAIPUR:** HIG, C-23, Sector - 1, Devendra Nagar, Raipur-492004, Tel: 0771-3296 404, 3290830. **RAJAHMUNDRY:** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry-533 101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117, Tel: 4563-327520. **RAJKOT:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 8058. **RATLAM:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. **ROHTAK:** 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak-124001, Tel: 01262-318589. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROURKELA:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela-769001, Tel: 0661-329 0575. **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar-470 002, Tel: 7582-326894. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur-247001, Tel: 132-2712507. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur-768001, Tel: 0663-329 0591. **SANGLI :** Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli, Sangli-416416, Tel: -, 9.326E+09. **SATARA:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHILLONG:** D'Mar Shopping Complex, Lakari Building, 2nd Floor, Police Bazar, Shillong-793001, Tel. no. : 0364-2502511. **SHIMLA:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga-577 201, Tel: 8182-322 980. **SILIGURI:** No 7, Swamiji

Sarani, Ground Floor, Ground Floor, Hakimpara, Siliguri-734001, Tel: 0353-329 1103. **SIRSA**: Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa -125055, Tel: 1666-327248. **SITAPUR**: Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur-261001, Tel: 5862-324356. **SOLAN** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212, Tel: 1792-321075. **SOLAPUR**: Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur-413001, Tel: 0217-3204200. **SREEAMPUR**: N.s Avenue, Sreeampur, Sreerampur-712201, Tel: -. **SRIGANGANAGAR**: 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM**: Door No 4-4-96, First Floor, Vijaya Ganapathi Back Side, Nanubala Street, Srikakulam-532 001, Tel: 8942- 650110. **SULTANPUR**: 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: -, 9.389E+09. **SURAT**: Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat-395 001, Tel: 0261-326 2267, 326 2468, 326 0352. **SURENDRANAGAR**: 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar-363035, Tel: 2752-320233. **THANE**: 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane -400 602, Tel: 22-31920050. **THIRUPPUR**: 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur-641601, Tel: 0421-3201271. **THIRUVALLA**: Central Tower, Above Indian Bank, Cross Junction, Thiruvalla-689101, Tel: 469-3208430, 3200923. **TINSUKIA**: Dhawal Complex, Ground Floor, Durgabari, Rangagora Road, Near Dena Bank, Tinsukia-786125, Tel: 374-2336742. **TIRUNELVELI**: 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli-627001, Tel: 0462-320 0308. **TIRUPATHI**: Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi-517 501, Tel: 0877-3206887. **TRICHUR**: Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY**: No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909. **TRIVANDRUM**: R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004, Tel: 0471-324 0202. **TUTICORIN**: Ground Floor, Mani Nagar, Tuticorin, Tuticorin-628 008, Tel: 461-3209960. **UDAIPUR**: 32 Ahinsapuri, Fatehpura Circle, Udaipur-313004, Tel: 0294-3200054. **UJJAIN** : 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain -456 010, Tel: 734-3206291. **UNJHA (PARENT: MEHSANA)**: 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha -384 170, Tel: -. **VADODARA**: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007, Tel: 0265-301 8032, 301 8031. **VALSAD**: 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001, Tel: 02632-324623. **VAPI**: 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 260-3201249, 3201268. **VARANASI**: C-28/142-2A, Near Teliya Bagh Crossing, Teliya Bagh, Varanasi-221002, Tel: 0542-325 3264. **VASO(PARENT GOA)**: No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvudha Complex, Near ICICI Bank, Vasco da gama -403802, Tel: -. **VELLORE**: No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore-632 001, Tel: 0416-3209017. **VIJAYAWADA**: 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada-520 010, Tel: 0866-329 9181, 329 5202. **VISAKHAPATNAM**: 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam-530 016, Tel: 0891-329 8397, 329 8374, 2554893. **WARANGAL**: A.B.K Mall, Near Old Bus Depot Road, F-7, Ist Floor, Ramnagar, Hanamkonda, Warangal - 506001, Tel. no. 0870 - 6560141. **YAMUNA NAGAR**: 124-B/R Model Town, Yamunanagar, Yamuna Nagar-135 001, Tel: 1732-316770. **YAVATMAL**: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatmal-445 001, Tel: 7232-322780.