



## Your investment partner since 1987...

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

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

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

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

## CONTENTS

Page No.	Scheme Name	Plans / Options	Minimum Amount (Rs.)	Cheque / D.D. payable to
2 & 3	INFORMATION COMMON TO ALL DEBT/LIQUID SCHEMES			
4 & 5	SCHEME SPECIFIC RISK FACTORS			
6	RISK CONTROL			
6 & 7	INVESTMENT STRATEGY & COMPARISON WITH THE EXISTING SCHEMES			
8	AUM & FOLIO			
9	MAGNUM INSTACASH FUND	Cash Plan, Dividend Plan, Liquid Floater Plan Growth & Dividend Option Under Liquid Floater Plan	10000	SBIMF - Magnum Instacash Fund
10	SBI PREMIER LIQUID FUND	Institutional, Super Institutional Plans Both With Growth & Dividend Option	50 Lakhs 5 Crore	SBIMF - SBI Premier Liquid Fund
11	MAGNUM INCOME FUND	Dividend, Growth, Bonus, Floating Rate Plan (FRP), FRP with Sub Plans- Savings - Plus Bond Plan & Long term, Savings Plus Bond Plan - with Growth, Dividend, Weekly Dividend, Daily Dividend Option, Long Term Plan with Regular and Inst. Option (both with sub option of Growth and Dividend)	50 Lakhs (For Floating Rate LT Institutional Plan) LT Plan 2000 (For others)	SBIMF - Magnum Income Fund SBIMF - MIF FRP-ST/
12	MAGNUM GILT FUND	<b>Growth Plan</b> - Long Term Plan (Regular), PF (Regular), PF (Fixed Period 1, 2, 3 Years) and Short Term Plan <b>Dividend Plan</b> - Long Term Plan (Regular), PF (Regular), PF (Fixed Period 1, 2, 3 Years) and Short Term Plan	25000  100000	SBIMF - Magnum Gilt Fund - LTP DP/ LTP GR or SBIMF- Magnum Gilt Fund - STP DP / STP GR
13	MAGNUM MONTHLY INCOME PLAN	Growth Option, Dividend Option (Monthly, Quarterly, Annual)	10000	SBIMF - Magnum Monthly Income Plan - DP (Monthly) SBIMF - Magnum Monthly Income Plan - Dp (Quarterly) SBIMF - Magnum Monthly Income Plan - Dp (Annual) SBIMF - Magnum Monthly Income Plan - Growth
13 & 14	MAGNUM CHILDREN'S BENEFIT PLAN	Growth Plan	1500	SBIMF - Magnum Children's Benefit Plan
14 & 15	MAGNUM INCOME PLUS FUND	Investment Plan Saving Plan Both with Growth and Dividend Option	25000	SBIMF - Magnum Income Plus Fund - Savings Plan Or SBIMF- Magnum Income Plus Fund - Investment Plan
16	SBI DYNAMIC BOND FUND (Formerly Magnum NRI Investment Fund - Long Term Bond Plan)	Growth & Dividend Option	5000	SBI Dynamic Bond Fund
17	MAGNUM MONTHLY INCOME PLAN - FLOATER	Growth & Dividend Option (Monthly, Quarterly, Annual)	10000	SBIMF - MMIP - Floater
17 & 18	SBI SHORT HORIZON DEBT FUND	Ultra Short Term Fund - Retail And Inst. Plan (With Growth And Dividend Option) Short Term - Retail And Inst. Plan (With Growth And Dividend Option)	10000 (For Retail)  50 Lakhs (For Inst.)	SBI Short Horizon Fund - Ultra Short Term or SBI Short Horizon Fund - Short Term
19 -24	GENERAL INFORMATION AND GUIDELINES (NOTES)			
26-27	NOMINATION FORM			
28-29	SIP ECS/DIRECT DEBT FACILITY FORM			
30-35	APPLICATION FORMS - 3			
36-37	TRANSACTION SLIP			
38-39	KYC APPLICATION FORM - INDIVIDUAL			
40-41	KYC APPLICATION FORM - NON-INDIVIDUAL			

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

### INFORMATION COMMON TO ALL DEBT & LIQUID SCHEMES

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

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

**Applicable NAV :**

**For Debt schemes**

1. **For purchases for an amount of less than Rs. 1 Crore:** In respect of valid applications received upto the cut-off time(i.e. 3.00 p.m.), by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.

In respect of valid applications received after the cut-off time(i.e. 3.00 p.m.), by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable

2. **For purchases for an amount of Rs. 1 Crore and above**

- i) In respect of application received upto 3.00 p.m. on a day and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective schemes before the cut-off time i.e. available for utilization before the cut-off time – the closing NAV of the day shall be applicable.
- ii) In respect of application received after 3.00 p.m. on a day and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective schemes before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable

3. **For allotment of units in respect of Switch – in to income / debt oriented schemes/ plans for an amount of Rs. 1 Crore and above (other than liquid schemes / Plans) from other schemes:**

It is necessary that:

- i) Application for switch-in is received before the applicable cut-off time.
- ii) Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in income/ debt oriented mutual fund schemes/plans before the cut-off time.
- iii) The funds are available for utilization before the cut-off time, by the respective switch-in to income/debt oriented mutual fund schemes/plans.

**For Liquid schemes**

**For Purchase**

- i) Where the application is received upto 2.00 p.m. on a day and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective liquid schemes/plans before the cut-off time i.e. available for utilization before the cut-off time – the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;
- ii) Where the application is received after 2.00 p.m. on a day and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective liquid schemes/plans on the same day i.e. available for utilization on the same day– the closing NAV of the day immediately preceding the next business day shall be applicable;
- iii) Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/purchase as per the application are not credited to the bank account for the respective liquid schemes/plans before the cut-off time i.e. not available for

utilization before the cut-off time – the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.

**For allotment of units in respect of Switch – in to Liquid Schemes / Plans from other schemes:**

It is necessary that:

- i) Application for switch-in is received before the applicable cut-off time.
- ii) Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time.
- iii) The funds are available for utilization before the cut-off time, by the respective switch-in schemes

**For Repurchase including Switchout of Magnums/Units :**

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

**For Liquid schemes: Switch Out :** In respect of valid applications received upto 3 p.m., by the Mutual Fund, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

**For Repurchase :** In respect of valid applications received upto 3 pm. by the Mutual Fund, the NAV of the day preceding the business day shall be applicable.

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

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

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

**Tax treatment for the Investors :**As per the taxation laws in force as at the date of the Document, and as per the provisions contained in the Finance Act, 2011 there are certain tax benefits that are available to the investors and the mutual fund. The same are stated hereunder:-

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

**FOR UNIT HOLDERS:**

1. **Tax on income in respect of units :** As per the provisions of Section 10(35) of the Act, income received in respect of units of a mutual fund specified under Section 10(23D) of the Act is exempt from income tax in the hands of the recipient unit holders.
2. **Capital Gains :** As per section 2(42A) of the Act, units of the scheme held as a capital asset, for a period of more than 12 months immediately preceding the date of transfer, will be treated as long-term capital assets for the computation of capital gains; in all other cases, they would be treated as short-term capital assets.

## Key Information Memorandum

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

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

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

3. **Capital Losses:** The capital losses resulting from the sale of units would be available for setting off against capital gains which would reduce the tax liability of the unit holder to that extent. However the losses on transfer of long term capital assets shall be carried forward separately for a period of eight assessment years to be set off only against long term capital gains. Similarly unabsorbed short term capital losses shall be carried forward and set off against the income under the head 'Capital Gain' in any of the subsequent eight assessment years. Losses on transfer of long term capital assets would be allowed to be set-off only against gains from transfer of long-term capital assets and the balance long-term capital loss shall be carried forward separately for a period of eight assessment years to be set off only against long-term capital gains.

4. **Dividend Stripping :**

All Unit Holders: As per Section 94 (7) of the Act, loss arising on sale of Units , which are bought within 3 months prior to the record date (i.e. the date fixed by the Mutual Fund for the purposes of entitlement of the Unit holders to receive the income ) and sold within 9 months after the record date, shall be ignored for the purpose of computing income chargeable to tax to the extent of exempt income received or receivable on such Units.

5. **Bonus Stripping**

All Unit Holders: As per Section 94 (8) of the Act, wherein in case of Units purchase within a period of 3 months prior to the record date for entitlement of bonus and sold within 9 months after the record date, the loss arising on transfer of original Units shall be ignored for the purpose of computing the income chargeable to tax. The amount of loss so ignored shall be deemed to be the cost of acquisition / purchase of such bonus Units as are held by it /him on the date of such sale/transfer.

6. **Investments by charitable and religious trusts :** Units of a Mutual fund Scheme referred to in clause 23D of section 10 of the Income Tax Act, 1961, constitute an eligible avenue for investment by charitable or religious trusts per rule 17C of the Income Tax Rules, 1962, read with clause (xii) of sub-section (5) of section 11 of the Income Tax Act, 1961.

7. **Wealth Tax:** Units held under the Mutual Fund Scheme are not treated as assets within the meaning of section 2(ea) of the Wealth Tax Act, 1957 and are, therefore, not liable to Wealth-Tax.

8. **Gift Tax :** The Gift Tax Act, 1958 has ceased to apply to gifts made on or after October 1, 1998. Gifts of Units purchased under plan, would therefore, be exempt from gift tax. Where however the gifts , exceeding Rs.25,000/- made on after 01.09.04 , the same is to be included as income in the hands of donee under new sub clause (xiii) inserted in Section 2(24) read with new Section 56(2)(v) by the Finance (No. 2) Act 2004.

### FOR THE FUND:

1. **Registered with SEBI :** SBI Mutual Fund is registered with SEBI and is as such eligible for benefits under section 10(23D) of the Act. Accordingly its entire income is exempt from tax.
2. **Dividend Distribution Tax:** Till May 31, 2011 Mutual Funds are required to pay distribution tax on income distributed by it at the rate of 12.50% (Plus Surcharge and cess) in the case of distributions to Individuals and HUFs. And at the rate of 20.00% (Plus Surcharge and cess) is applicable for distributions made to persons other than an Individual or a HUF.

In the case of liquid funds, Dividend distribution tax is at 25.00%, (Plus Surcharge and cess). With effect from June 01, 2011 following dividend distribution tax will be paid by mutual fund on the income distributed:

### Debt Funds:

To resident individual/HUF/NRI – 12.50 % (plus surcharge & cess)

To others - 30% (plus surcharge & cess)

### Liquid Funds:

To resident individual/HUF/NRI – 25.00 % (plus surcharge & cess)

To others - 30% (plus surcharge & cess)

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

4. **Service tax:** AMC / Mutual Funds are covered under the category of "Business Auxiliary Services" and are liable for paying service tax as service recipients on services provided by distributors of mutual fund /agents. The rate of service tax is 10.30% (inclusive of education cess of 3%)

### Unit holders' Information

Abridged schemewise Annual Report shall be provided to investors by post except to those investors who have opted to receive the same by email. 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 its unaudited financial results and the individual Fund wise portfolio in the prescribed formats in one national English daily newspaper and in a Marathi newspaper. These shall also be displayed on the website of the mutual fund and AMFI.

### FOR INVESTOR GRIEVANCE PLEASE CONTACT

#### Name & Address of Registrar:

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

(SEBI Registration No. : INR000002813)

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

Tel: 044-30407000 & 24587000,

Fax: 044-24580982

Email: enq\_L@camsonline.com,

Website : www.camsonline.com

### SBI MUTUAL FUND

**Mr. C A Santosh**

(Chief Manager – Customer Service)

SBI Funds Management Pvt. Ltd.

701-703, Raheja Centre, Nairman Point,

Mumbai 400 021

Tel: 022-43511611

Fax: 022-435116115

Email: customer.delight@sbimf.com

Website: www.sbimf.com

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

Date : August 9, 2011

## SCHEME SPECIFIC RISK FACTORS

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

### MAGNUM INSTACASH FUND

- A. As in the case of any fund investing in debt, the NAV of the scheme will be sensitive to changes in interest rate. In case of an increase in interest rates, the market value of existing debt instruments may fall, leading to a fall in the NAV. The sensitivity of the NAVs of either of the Plans to interest rate movements cannot be entirely eliminated and investment in the either Plan is not guaranteed to protect the value of the investment completely from unfavourable changes in the interest rates.
- B. AMC's perception: The impact of a rise in interest rates will be reduced through good fund management practices. In anticipation of any rise in interest rates, the Scheme will attempt to move the funds in from long-term instruments into short-term debt & money market instruments where the impact on the NAV will be much lower. Also, if the interest rates at any point of time are expected to ease, the Scheme can move back into long-term debt to take advantage of appreciation in the market value of its investments.
- C. In an open ended fund, any disruption in the normal functioning of the markets for debt instruments or extreme illiquidity in any of the debt instruments may affect the ability of the fund manager to buy or sell freely in the market. In the event of inordinately large number of redemption requests or of a restructuring of the Scheme's portfolio, the time taken by the Fund for redemption may become significant. Please see para "Right to Limit Redemptions" in section "Redemptions and Repurchase".
- D. AMC's perception: Such situations may be extremely rare and temporary in nature. Although the debt market in India is not very liquid, there is always demand for debt instruments having a high rating & issued by good companies, at appropriate yields. At times, the fund may choose to hold such instruments till maturity and meet redemption needs through temporary borrowing within permissible limits. The fund will keep a sufficient amount of the funds in cash, call money and liquid money market instruments to take care of the normal redemption needs.

### SBI PREMIER LIQUID FUND (erstwhile Magnum Institutional Income Fund-Savings Plan)

SBI Premier Liquid Fund (erstwhile Magnum Institutional Income Fund-Savings Plan) will be investing in debt instruments (including Securitized debt), Government Securities and money market instruments (such as repos, reverse repos and any alternative to the call money market as may be directed by the RBI). Trading volumes and settlement periods inherently restricts the liquidity of the scheme's investments.

### MAGNUM INCOME FUND-1998

Magnum Income Fund-1998 (Magnum Income Fund) will be investing in debt instruments (including securitized debt), Government Securities and money market instruments (such as term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant.

### MAGNUM GILT FUND

- a. Magnum Gilt Fund is prone to interest rate risks like any other debt instruments. Changes in interest rates will affect the scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise.
- b. Magnum Gilt Fund will be investing in Government Securities only with the exception of investments in call money market, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI.

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

- A. Magnum Monthly Income Plan will be investing in debt instruments (including securitized debt), Government Securities and money market instruments (such as term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI) as also equity & equity related instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant.
- B. The Mutual Fund is not assuring that it will make monthly or quarterly or annual dividend distributions. All dividend distributions are subject to the availability of distributable surplus.

### MAGNUM CHILDREN'S BENEFIT PLAN

- a. The Scheme has two options for premature repurchases. Premature repurchase in cases of donor investing through parents where the lock-in facility has been exercised, will be permitted only on a joint request from both the donor & the parent/legal guardian. Repurchase without the lock-in will be permitted on a request from parent/legal guardian. The other terms and conditions for repurchases are same under both options as detailed in the section on redemption and repurchases.
- a. Magnum Children's Benefit Plan will be investing in debt instruments (including securitized debt), Government Securities and money market instruments (such term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI) as also equity & equity related instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

### MAGNUM INCOME PLUS

Magnum Income Plus Fund will be investing in debt instruments (including Securitized debt), Government Securities and money market instruments (such as term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI) as also equity & equity related instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement In view of the same; the Trustees have the right



## Key Information Memorandum

---

in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant.

### **SBI DYNAMIC BOND FUND - (Formerly Magnum NRI Investment Fund - Long Term Bond Plan)**

SBI Dynamic Bond Fund would be investing debt Instruments (including Securitized debt), Government Securities and Corporate Debt including Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

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

- A. MMIP - Floater would be investing in debt and money market instruments (such as call money market, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI) as also in equity & equity related instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.
- B. Different types of securities in which the scheme would invest as given in the Offer Document carry different levels of risk. Accordingly the scheme's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risk than bonds, which are AA rated.

### **SBI SHORT HORIZON DEBT FUND**

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

**For detailed risk factors, investors are requested to refer Scheme Information Document of the respective schemes.**

## RISK CONTROL

Risk Management is a separate division within the organization headed by the Chief Risk Officer, who reports to the CEO. The risk management team provides the risk tools, aggregation and analysis of risk information and independent inputs and analyses to the CEO.

The Board of SBI Funds Management (P) Ltd. has constituted a Risk Management Committee of the Board comprising three directors including the Managing Director and two independent directors.

Broadly the role of the Committee is as follows:

- Review the effectiveness of overall risk management framework in meeting sound corporate governance principles
- Review on a regular basis the risk management policies ;
- Review on a regular basis the risk management process;
- Evaluate, on a regular basis, the effectiveness and prudence of senior management in managing the operations and the risks to which the company is exposed;
- Review risk reporting on significant risks, including the amount, nature, characteristics, concentration and quality of the assets
- Review exception reporting

In addition, an Executive Committee on Risk comprising the CEO, Deputy CEO and function heads, is in place for risk reporting and governance.

In addition to regulatory limits and SID limits, internal limits are defined as per the framework given in the Investment Policy and judiciously monitored. Any significant deviations are immediately flagged off to the Investment team for corrective action and are reported to the RMCB.

Risk indicators on portfolio risk are computed and are monitored on a regular basis.

As stipulated by SEBI, an independent review of the risk management systems is conducted by the concurrent auditors, to check on the adequacy of risk management systems. The observations of the auditors are placed before the Board of Directors of the AMC as well as Trustee Company.

## INVESTMENT STRATEGY & COMPARISON WITH THE EXISTING SCHEMES

### MAGNUM INSTACASH FUND – DIVIDEND PLAN & CASH PLAN

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

### MAGNUM INSTACASH FUND - LIQUID FLOATER PLAN

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

### SBI PREMIER LIQUID FUND (SPLF)

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

### MAGNUM INCOME FUND

The objective of the scheme is to provide the investors an opportunity to earn, in accordance with their requirements, through capital gains or through regular dividends, returns that would be higher than the returns offered by comparable investment avenues through investment in debt & money market securities. Accordingly, based on a continuous evaluation of macro-economic factors, market dynamics and debt-issuer specific factors, investments are carried out under this scheme. . Investment in Corporate Bonds and Debentures in the Floating Rate – Short Term Plan will be in securities with maturities not exceeding 3 years.

### MAGNUM GILT FUND

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

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

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

The scheme offers investors two separate investment plans (i.e. Short-Term Plan and Long-Term Plan) representing investments made and held in two separate

## Key Information Memorandum

investment portfolios. The portfolios of the two Plans may differ in the allocation to a particular asset class and in the average portfolio-maturity. Under the Short-Term Plan, the funds will be normally managed to a maximum average portfolio-maturity of three years. Under the Long-Term Plan, the funds will normally be managed to an average portfolio-maturity longer than three years.

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

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

### **MAGNUM CHILDREN BENEFIT PLAN**

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

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

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

### **MAGNUM INCOME PLUS FUND**

The scheme will have two Plans for investment – Savings Plan and Investment Plan. The Savings Plan will be investing its entire corpus only in investment grade debt instruments such as Government Securities, Corporate Bonds and Debentures and Money Market instruments. The Investment Plan will be investing atleast 80% of its corpus in investment grade Debt instruments and Money market instruments and the balance will be invested in equity and equity related instruments. The stocks will be selected from the BSE 100 index only.

### **SBI DYNAMIC BOND FUND**

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

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

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

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

### **SBI SHORT HORIZON DEBT FUND - ULTRA SHORT TERM FUND**

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

### **SBI SHORT HORIZON DEBT FUND - SHORT TERM FUND**

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



**AUM AND FOLIO (As on 29th July, 2011)**

<b>Liquid &amp; Debt</b>	<b>AUM ( Rs. Crore)</b>	<b>Folios</b>
Magnum Insta Cash Fund	3114.84	11126
Magnum Insta Cash Fund - Liquid Floater Plan	715.84	3132
SBI Premier Liquid Fund	10398.51	252
Magnum Income Fund	45.79	8063
Magnum Income Fund - Floating Rate - Savings Plus Bond Plan	135.32	2352
Magnum Income Fund - Floating Rate - Long Term Plan	5.44	917
Magnum Gilt Fund - Short Term	47.42	326
Magnum Gilt Fund - Long Term	154.36	368
Magnum Monthly Income Plan	339.41	20964
Magnum Children Benefit Plan	23.58	10698
Magnum Income Plus Fund - Investment	57.72	3433
Magnum Income Plus Fund - Saving	1.70	406
SBI Dynamic Bond Fund	19.31	281
Magnum Monthly Income Plan - Floater	11.35	2237
SBI Short Horizon Debt Fund - Ultra Short Term Fund	7628.39	5178
SBI Short Horizon Debt Fund - Short Term Fund	315.71	1095

## Key Information Memorandum

### I. MAGNUM INSTACASH FUND

Open-ended Liquid Scheme with Cash, Dividend and Liquid Floater Plan  
Continuous Offer for sale of Magnums/Units of Rs. 10 at NAV

#### Investment Objective

**For Cash & Dividend Plan:** To provide the investors an investment opportunity to earn returns through investment in debt and money market securities, while having the benefit of a very high degree of liquidity. **For Liquid Floater Plan (Previously Short Term Plan):** To mitigate interest rate risk and generate opportunities for regular income through a portfolio investing predominantly in floating rate securities and money market instruments.

#### Asset Allocation Pattern of the scheme

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

The Cash Plan which has a cash (Growth) option and dividend option shall have a common portfolio Investments under Liquid Floater Plan in floating rate securities and money market instruments would constitute at least 65% of the total investments.

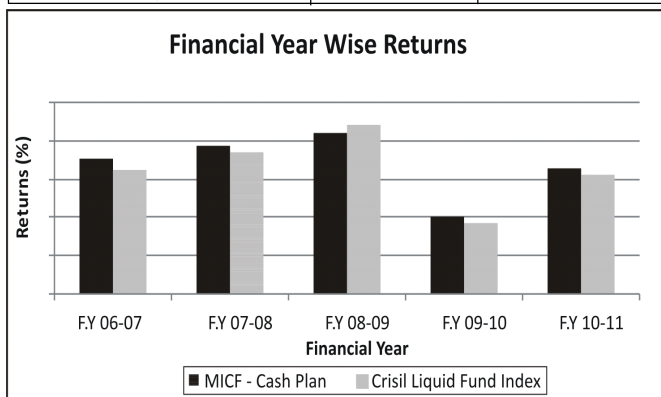
#### Performance of the scheme (As on 29th July, 2011)

##### Cash Option

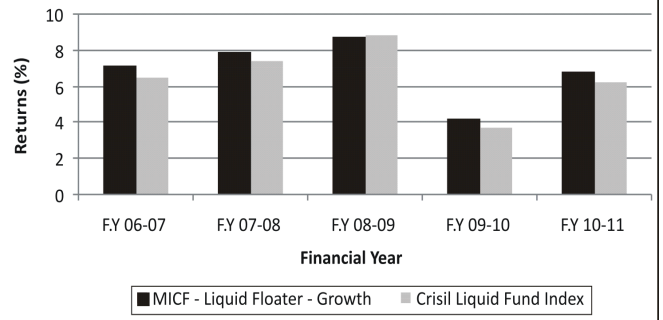
Compounded Annualized Returns	Returns (%)	CRISIL Liquid Fund Index Returns(%)
Returns for the last 1 year	7.70%	7.36%
Returns for the last 3 years	6.34%	6.25%
Returns for the last 5 years	6.90%	6.60%
Returns since inception	6.81%	N.A.

##### Liquid Floater Plan

Compounded Annualized Returns	Returns (%)	CRISIL Liquid Fund Index Returns(%)
Returns for the last 1 year	8.06%	7.36%
Returns for the last 3 years	6.62%	6.25%
Returns for the last 5 years	7.12%	6.60%
Returns since inception	6.47%	5.78%



### Financial Year Wise Returns



#### Plans and Options

(i) Plan A - Dividend Plan (ii) Plan B - Cash Plan (iii) Plan C - Liquid Floater Plan.

Plan A and Plan B have a common portfolio. Growth and Dividend Options available under Plan C.

**Magnum InstaCash Fund - Cash Plan and liquid Floater Plan has been categorized as a Liquid Scheme under SEBI guidelines.**

#### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
Rs. 10000	Multiples of Rs. 500	Rs. 1000

#### Benchmark Index

CRISIL Liquid Fund Index

#### Dividend Policy

Daily and Weekly Dividends under the Dividend Plan. Daily and Weekly Dividend under the Liquid Floater Plan (Growth and Dividend option). Payout/reinvestment facility available. Payout under the Dividend options would be effected only for investments of Rs. 1 crore and above in case of liquid floater plan.

#### Name of the Fund Manager

Mr. Rajeev Radhakrishnan

#### Expenses of the scheme

##### (i) Load Structure

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

##### (ii) Recurring Expenses

- First Rs. 100 cr. of average weekly net assets - 2.25%
- Next Rs. 300 cr. of average weekly net assets -2.00%
- Next Rs. 300 cr. of the average weekly net assets - 1.75%
- Balance of the average weekly net assets - 1.50%

#### Actual expenses for the previous financial year:

Cash and Dividend Plan - 0.32%

Liquid Floater Plan - 0.37%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 4.

## II. SBI PREMIER LIQUID FUND

Open-ended Liquid Scheme

Continuous Offer for sale of Units of Rs. 10 at NAV

### Investment Objective

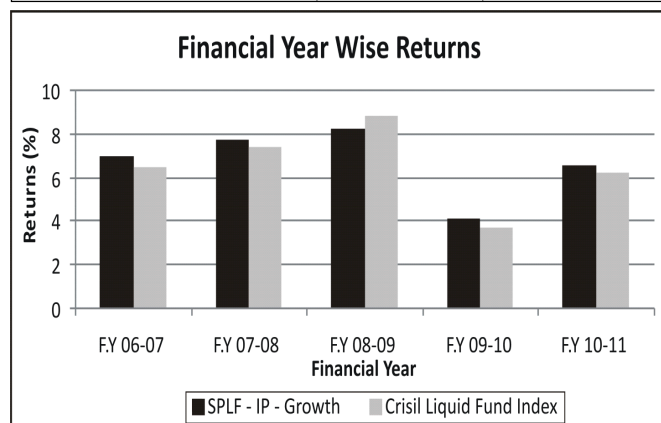
To provide attractive returns to the Unitholder holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt and money market instruments.

### Asset Allocation Pattern of the scheme

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

### Performance of the scheme (As on 29th July, 2011)

Compounded Annualized Returns	SPLF - IP Returns (%)	CRISIL Liquid Fund Index Returns (%)
Returns for the last 1 year	7.78%	7.36%
Returns for the last 3 years	6.29%	6.25%
Returns for the last 5 years	6.87%	6.60%
Returns since inception	6.33%	5.92%



### Plans and Options

Institutional Plan and Super Institutional Plan. Both the plans will have growth and dividend option.

### Dividend Policy

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

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

### Minimum Application Amount

Plan : Institutional

Purchase	Additional Purchase	Repurchase
Rs. 50 lakhs & in multiples of Rs. 1 lakh	Multiples of Rs. 1 lakh	Rs. 1 lakh

Plan : Super Institutional

Purchase	Additional Purchase	Repurchase
Rs. 5 Crore in multiples of Rs. 1 lakh	Multiples of Rs. 1 lakh	Rs. 1 lakh

### Benchmark Index

CRISIL Liquid Fund Index

### Name of the Fund Manager

Mr. Rajeev Radhakrishnan

### Expenses of the scheme

#### (i) Load Structure

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

#### (ii) Recurring Expenses

- First Rs. 100 cr. of average weekly net assets - 2.25%
- Next Rs. 300 cr. of average weekly net assets -2.00%
- Next Rs. 300 cr. of the average weekly net assets - 1.75%
- Balance of the average weekly net assets - 1.50%

**Actual expenses for the previous financial year: 0.28%**

(Magnum Institutional Income Fund - Saving Plan was changed to SBI Premier Liquid Fund on March 23, 2007)

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 4.

## Key Information Memorandum

### III. MAGNUM INCOME FUND

Open-ended Debt Scheme

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

#### Investment Objective

##### Dividend, Growth and Bonus Plan

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

##### Floating Rate Plan (FRP)

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

#### Asset Allocation Pattern of the scheme

##### Dividend, Growth and Bonus Plan

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

##### Floating Rate Plan

Types of Instruments	Normal Allocation (% of net assets)
Floating rate debt, money market and derivative instruments	Atleast 65%
Fixed rate debt, money market and derivative instruments	Not exceeding 35%

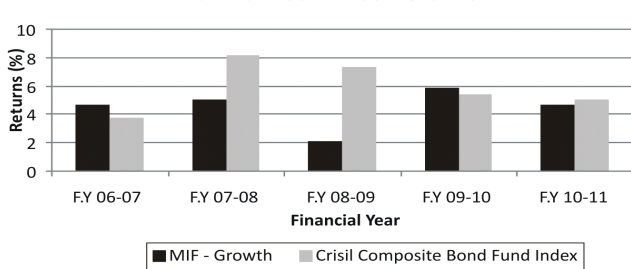
Pursuant to RBI Guidelines, presently Mutual Funds are not allowed to participate in Call Money.

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

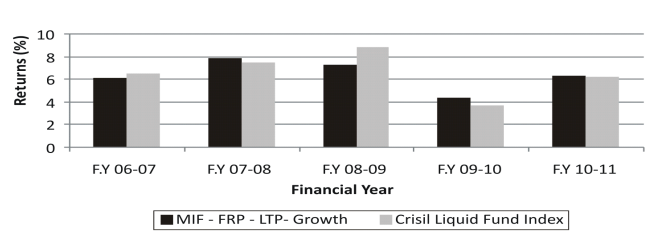
#### Performance of the scheme (As on 29th July, 2011)

Compounded Annualized Returns	Growth Plan (%)	CRISIL Composite Bond Index Returns (%)
Returns for the last 1 year	6.39%	5.30%
Returns for the last 3 years	5.53%	7.09%
Returns for the last 5 years	4.69%	6.05%
Returns since inception	7.13%	N.A.
Compounded Annualized Returns	MIF - FRP LTP (%)	CRISIL Liquid Fund Index Returns (%)
Returns for the last 1 year	7.90%	7.36%
Returns for the last 3 year	6.79%	6.25%
Returns for the last 5 years	6.67%	6.60%
Returns since inception	6.15%	6.10%
Compounded Annualized Returns	MIF - FRP SPBP (%)	CRISIL Liquid Fund Index Returns (%)
Returns for the last 1 year	8.24%	7.36%
Returns for the last 3 year	7.52%	6.25%
Returns for the last 5 years	7.10%	6.60%
Returns since inception	6.56%	6.10%

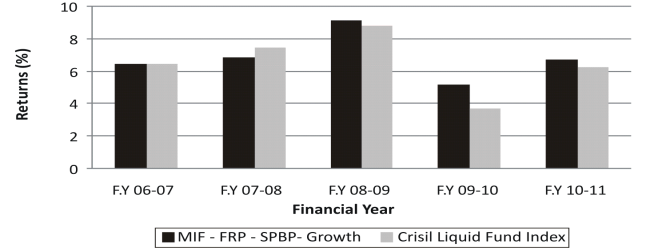
#### Financial Year Wise Returns



#### Financial Year Wise Returns



#### Financial Year Wise Returns



#### Plans and Options

Dividend Plan, Growth Plan, Bonus Plan and Floating Rate Plan. The Floating Rate Plan has sub plans of Savings Plus Bond Plan (Dividend and Growth options) and Long Term Plan (Regular (Dividend and Growth)) and Long Term Plan (Institutional (Dividend and Growth)). The Savings Plus Bond Plan has daily and weekly dividend option also.

#### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
Rs. 2000	Multiples of Rs. 500	Rs. 1000
Rs. 50 lakhs (For Floating Rate Long -Term (Institutional) Plan)	Rs. 10 lakhs (For Floating Rate Long -Term (Institutional) Plan)	Rs. 1000

#### Benchmark Index

CRISIL Composite Bond Index (For Dividend, Growth and Bonus Plan); CRISIL Liquid Fund Index (For Floating Rate Plan - Savings Plus Bond Plan and Long Term Plan)

#### Dividend Policy

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

Floating Rate Plan (Savings Plus Bond Plan - Dividend option) would declare dividends on a daily, weekly and monthly basis while the Floating Rate Plan (Long Term (Regular and Institutional - Dividend options) would declare dividends on a quarterly basis. Payout under the Weekly Dividends would be effected only for investments of Rs. 1 crore and above.

The Dividend option under all the Plans offers the facility of payout or reinvestment of dividend.

The Mutual Fund is not assuring that it will make dividend distributions on a semi-annual basis. All dividend distributions are subject to the availability of distributable surplus.

#### Name of the Fund Manager

Mr. Dinesh Ahuja

#### Expenses of the scheme

##### (i) Load Structure

Entry Load - N.A., For more details refer information common to all Debt & Liquid Schemes on page No. 2; Exit Load - For MIF - FRP - SPBP - 1.00% for exit within 1 month from the date of allotment. For other plans - 0.50% for exit within 6 months from the date of allotment; Nil - after 6 months;

##### (ii) Recurring Expenses

- First Rs. 100 cr. of average weekly net assets - 2.25%
- Next Rs. 300 cr. of average weekly net assets - 2.00%
- Next Rs. 300 cr. of the average weekly net assets - 1.75%
- Balance of the average weekly net assets - 1.50%

#### Actual expenses for the previous financial year:

MIF-98	1.30%
MIF-FRP-LTP	0.94%
MIF-FRP-SPBP	0.47%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 4.

#### IV. MAGNUM GILT FUND

Open-ended dedicated Gilt Scheme

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

##### Investment Objective

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

##### Asset Allocation Pattern of the scheme

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

##### Performance of the scheme (As on 29th July, 2011)

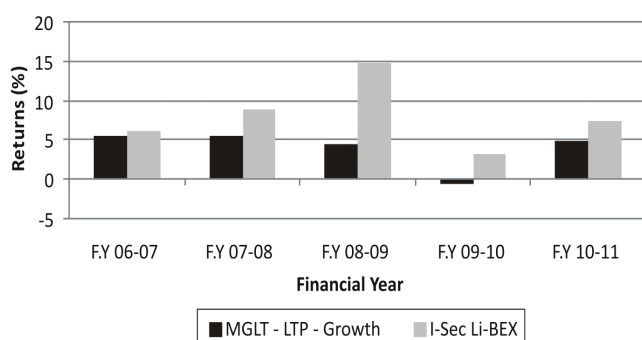
###### Long Term Plan

Compounded Annualized Returns	Growth Option (%)	ISEC LI BEX Returns (%)
Returns for the last 1 year	4.53%	5.25%
Returns for the last 3 years	2.76%	11.32%
Returns for the last 5 years	3.88%	8.67%
Returns since inception	6.75%	N.A

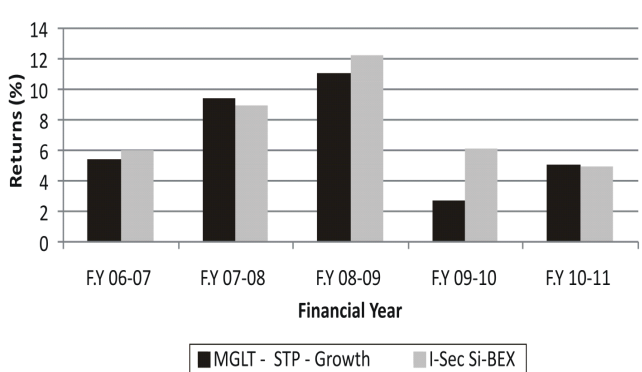
###### Short Term Plan

Compounded Annualized Returns	Growth Option (%)	ISEC SI BEX Returns (%)
Returns for the last 1 year	6.22%	5.45%
Returns for the last 3 years	6.40%	7.96%
Returns for the last 5 years	6.84%	7.43%
Returns since inception	6.72%	N.A

##### Financial Year Wise Returns



##### Financial Year Wise Returns



##### Plans and Options

Short Term Plan (Dividend and Growth Option); Long Term Plan (Dividend and Growth Option), Long Term PF Option – Regular and Fixed Period (1 - Year, 2 Years and 3-Years) with Dividend and Growth options

##### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
Rs. 25000 (Growth option); Rs. 100000 (Dividend option)	Multiples of Rs. 5000	Rs. 1000

##### Benchmark Index

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

##### Name of the Fund Manager

Mr. Dinesh Ahuja

##### Dividend Policy

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

The Dividend option under the Plans offers the facility of payout or reinvestment of dividend.

##### Expenses of the scheme

###### (i) Load Structure

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

Exit Load : Short Term Fund - CDSC - 0.15% for exit withing 15 days from the date of investment.

Long Term Fund - 0.50% for exit within 6 months from the date of allotment, 0.25% for exit after 6 months but within 12 months from the date of allotment, Nil thereafter.

###### (ii) Recurring Expenses

- First Rs. 100 cr. of average weekly net assets - 2.25%
- Next Rs. 300 cr. of average weekly net assets -2.00%
- Next Rs. 300 cr. of the average weekly net assets - 1.75%
- Balance of the average weekly net assets - 1.50%

##### Actual expenses for the previous financial year:

MGLT-LTP	1.22%
MGLT-STP	0.84%

##### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 4.

## Key Information Memorandum

### V. MAGNUM MONTHLY INCOME PLAN\*

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

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

#### Investment Objective

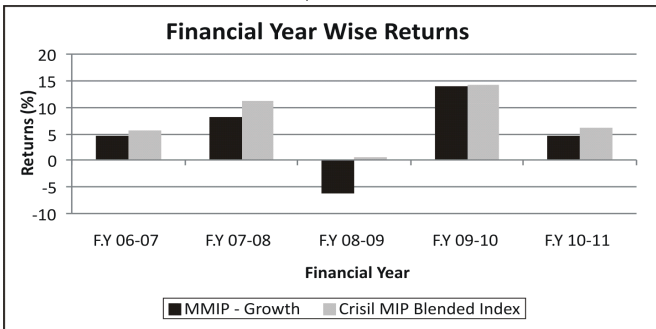
To provide regular income, liquidity and attractive returns to the investors through an actively managed portfolio of debt, equity and money market instruments.

#### Asset Allocation Pattern of the scheme

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

#### Performance of the scheme (As on 29th July, 2011)

Compounded Annualized	Growth Option Returns (%)	CRISIL MIP Blended Index Returns (%)
Returns for the last 1 year	4.08%	4.89%
Returns for the last 3 years	4.91%	8.08%
Returns for the last 5 years	5.05%	7.50%
Returns since inception	7.14%	N.A.



#### Options

Monthly Dividend option, Quarterly Dividend option, Annual Dividend Option and Growth Option

#### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
Rs. 10000	Multiples of Rs. 500	Rs.500

#### Benchmark Index

CRISIL MIP Blended Index

#### Name of the Fund Manager

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

#### Dividend Policy

Monthly, Quarterly and Annual dividends under the Dividend Option. The Dividend options offer the facility of payout or reinvestment of dividend.

#### Expenses of the scheme

##### (i) Load Structure

Entry Load – N.A., For more details refer information common to all Debt & Liquid Schemes on page No. 2; Exit Load – 1.00% for exit within 1 year from the date of allotment; Nil thereafter.

##### (ii) Recurring Expenses

- First Rs. 100 cr. of average weekly net assets - 2.25%
- Next Rs. 300 cr. of average weekly net assets -2.00%
- Next Rs. 300 cr. of the average weekly net assets - 1.75%
- Balance of the average weekly net assets - 1.50%

Actual expenses for the previous financial year: 2.01%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 4.

### VI. MAGNUM CHILDREN'S BENEFIT PLAN

Open-ended Scheme

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

#### Investment Objective

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

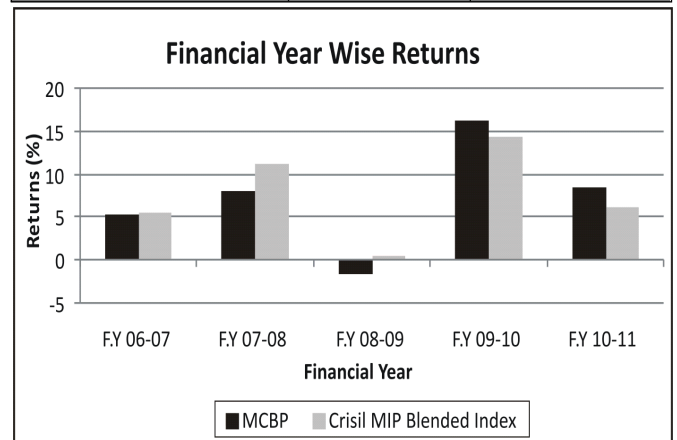
#### Asset Allocation Pattern of the scheme

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

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

#### Performance of the scheme (As on 29th July, 2011)

Compounded Annualized Returns	MCBP Returns (%)	CRISIL MIP Blended Index Returns (%)
Returns for the last 1 year	7.54%	4.89%
Returns for the last 3 years	8.67%	8.08%
Returns for the last 5 years	7.65%	7.50%
Returns since inception	9.33%	N.A.



#### Plans and Options

Growth Plan

#### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
Rs. 1500	Multiples of Rs. 100	Rs.1000

#### Benchmark Index

CRISIL MIP Blended Index

#### Name of the Fund Manager

Mr. Rajeev Radhakrishnan

#### Expenses of the scheme

##### (i) Load Structure

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



## (ii) Recurring Expenses

- First Rs. 100 cr. of average weekly net assets - 2.25%
- Next Rs. 300 cr. of average weekly net assets - 2.00%
- Next Rs. 300 cr. of the average weekly net assets - 1.75%
- Balance of the average weekly net assets - 1.50%

## Group Personal Accident Insurance Policy

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

If the Magnum holder/either parent covered under the policy sustains any bodily injury resulting solely and directly from an accident caused by outward violent and visible means and shall within 12 calendar months of its occurrence be the sole and direct cause of the death of the Magnum holder/parent, the parent/legal guardian may file the claim for insurance with National Insurance Company Limited, Division I, Sterling Cinema Building, Fort, Mumbai – 400 001.

The Group Personal Accident Insurance Policy Number for the insurance cover under this scheme is 260100/2001/8200300.

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

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

## Nomination of an Alternate Child:

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

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

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

**Actual expenses for the previous financial year: 1.54%**

## Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 4.

## VII. MAGNUM INCOME PLUS FUND

Open-ended Income Scheme

**Continuous Offer for sale of Magnums/Units of Rs. 10 at NAV related prices**

## Investment Objective

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

## Asset Allocation Pattern of the scheme

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

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

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

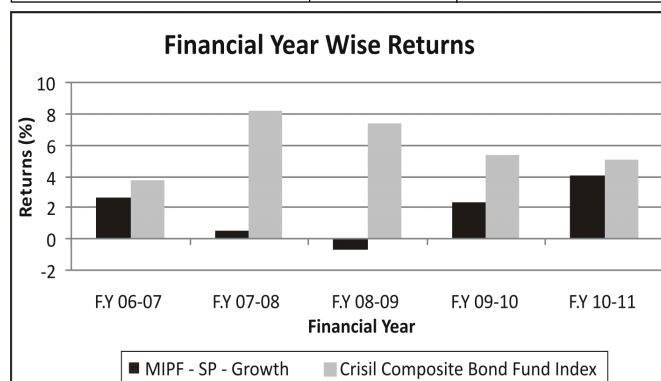
## Performance of the scheme (As on 29th July, 2011)

### MIPF – Saving Plan

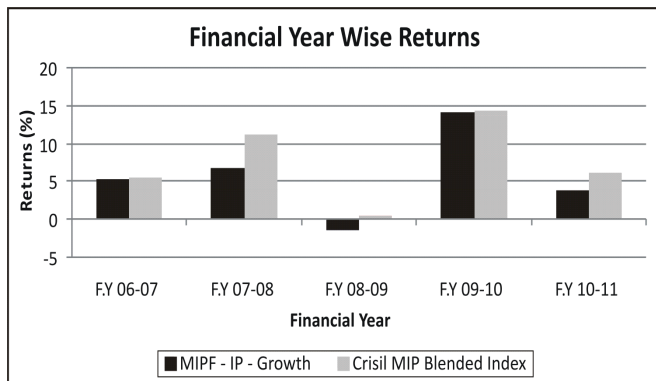
Compounded Annualized Returns	Growth Option (%)	CRISIL Composite Bond Index Returns (%)
Returns for the last 1 year	5.14%	5.30%
Returns for the last 3 years	3.22%	7.09%
Returns for the last 5 years	2.11%	6.05%
Returns since inception	1.82%	4.74%

### MIPF – Investment Plan

Compounded Annualized Returns	Growth Option (%)	CRISIL MIP Blended Index Returns (%)
Returns for the last 1 year	3.75%	4.89%
Returns for the last 3 years	6.21%	8.08%
Returns for the last 5 years	6.04%	7.50%
Returns since inception	6.65%	7.11%



## Key Information Memorandum



### Magnum Income Plus Fund - Savings Plan

#### Plans and Options

Savings Plan with Growth and Dividend Options; Investment Plan with Growth and Dividend Options

#### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
Rs. 25000	Multiples of Rs. 5000	Rs.1000

#### Benchmark Index

CRISIL Composite Bond Index (Savings Plan); CRISIL MIP Blended Index (Investment Plan)

#### Dividend Policy

Dividends would be declared on a quarterly basis under the dividend options of investment Plan. The Dividend option under both Plans offers the facility of payout or reinvestment of dividend.

#### Name of the Fund Manager

Saving Plan

Mr. Rajeev Radhakrishnan

Investment Plan

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

#### Expenses of the scheme

##### (i) Load Structure

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

##### (ii) Recurring Expenses

- First Rs. 100 cr. of average weekly net assets - 2.25%
- Next Rs. 300 cr. of average weekly net assets - 2.00%
- Next Rs. 300 cr. of the average weekly net assets - 1.75%
- Balance of the average weekly net assets - 1.50%

#### Group Life Insurance Policy

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

non-resident Indian magnum holders within the age group specified above will be covered under this insurance cover. The sum assured under the Group Insurance cover will be equivalent to the amount of investment subject to a maximum insurance of Rs. 2 lakhs per Magnum holder.

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

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

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

Amount repurchased – Rs. 75000

NAV on date of repurchase – Rs. 25

Number of units redeemed – 3000 (75000/25)

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

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

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

The Magnum holder can appoint a nominee to receive the claim amount in the event of the unfortunate death of the Magnum holder. Only Resident Indian individuals can be nominated. The nominee for the purpose of the insurance cover will be the same person as the nominee for the scheme. The insurance premium in respect of the insurance cover will be borne by the AMC. SBI Life Insurance Company Limited is providing the insurance cover and the Group Life Insurance Policy number is 83001002703.

In the event of the unfortunate death of the Magnum holder covered under the scheme during the tenure of investment in the scheme, the nominee may lodge the claim for insurance supported by relevant documents as proof in claim of the death with the Registrars for the scheme. The AMC through the Registrars of the scheme will forward the claim along with the documents to SBI Life for payment. The Claim proceeds will be settled with the Mutual Fund, which would then pay the claim amount to the nominee. The AMC has the discretion to modify the above insurance cover or change the insurance company on a prospective basis.

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

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

#### Actual expenses for the previous financial year:

Savings Plan – 1.25%

Investment Plan – 1.98%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 4 and 5.

## VIII. SBI DYNAMIC BOND FUND

Open Ended Income Scheme

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

### Investment Objective

The investment objective will be to actively manage a portfolio of good quality debt as well as Money Market Instruments so as to provide reasonable returns and liquidity to the Unit holders. However there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

### Asset Allocation Pattern of the scheme

Proposed Asset Allocation Pattern

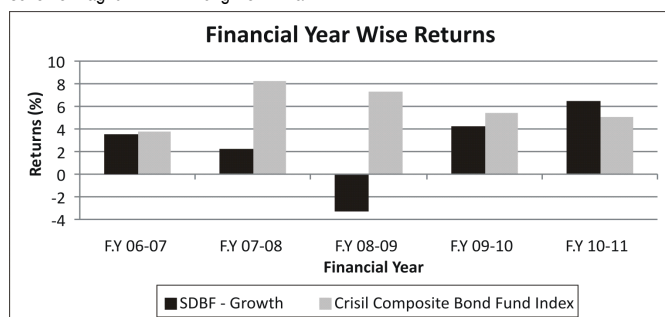
Instruments	As % of Net Assets (Min. – Max.)	Risk Profile
Debt* Instruments including Government Securities and Corporate Debt	0-100%	Medium
Money Market Instruments	0-100%	Low

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

### Performance of the scheme (As on 29th July, 2011)

Compounded Annualized Returns	Fund Returns (%)	CRISIL Composite Bond Index Returns (%)
Returns for the last 1 year	8.61%	5.30%
Returns for the last 3 years	4.77%	7.09%
Returns for the last 5 years	3.06%	6.05%
Returns since inception	2.78%	4.84%

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



### Plans and Options

Growth Option and Dividend Option

Under the Dividend option, facility for Payout and Reinvestment of dividend is available.

### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
Rs. 5000/- and in multiples of Re. 1/-	Any amount in multiple of Re. 1/-	Rs.1000/- or 100 Units whichever is lower

### Benchmark Index

CRISIL Composite Bond Fund Index

### Name of the Fund Manager

Mr Dinesh Ahuja

### Dividend Policy

Dividend would be declared on a quarterly basis. Dividend declaration under the dividend option of the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees and no returns is assured under the scheme.

### Expenses of the scheme

#### (i) Load Structure

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

#### (ii) Recurring Expenses

- First Rs. 100 cr. of average weekly net assets - 2.25%
- Next Rs. 300 cr. of average weekly net assets -2.00%
- Next Rs. 300 cr. of the average weekly net assets - 1.75%
- Balance of the average weekly net assets - 1.50%

Actual expenses for the previous financial year: 1.44%

### Risk Profile of the scheme

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

## Key Information Memorandum

### X. MAGNUM MONTHLY INCOME PLAN - FLOATER

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

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

#### Investment Objective

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

#### Asset allocation pattern of the scheme

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

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

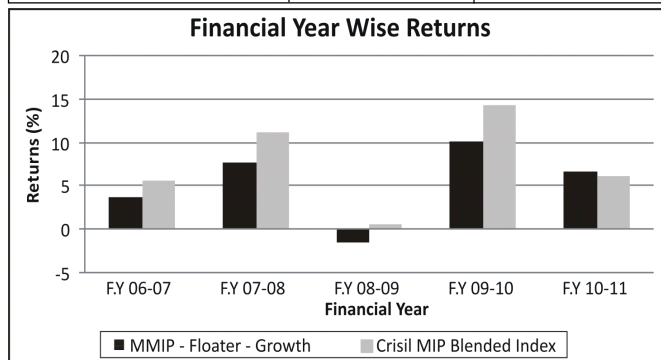
Maximum limit for stock lending\* – Not more 5% of the net assets of the scheme

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

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

#### Performance of the scheme: (As on 29th July, 2011)

Compounded Annualized	Growth Option Returns (%)	CRISIL MIP Blended Index
Returns for the last 1 year	6.93%	4.89%
Returns for the last 3 years	6.20%	8.08%
Returns for the last 5 years	5.86%	7.50%
Returns since inception	5.65%	7.30%



#### Options

Monthly Dividend option, Quarterly Dividend option, Annual Dividend option and Growth Option. Dividend options provide facility for payout and reinvestment.

#### Minimum Application Amount

Purchase	Additional Purchase	Repurchase
Rs. 10000	Multiples of Rs. 1000	Rs.1000 or 100 Magnums whichever is lower

#### Benchmark Index

CRISIL MIP Blended Index

#### Fund Manager

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

#### Dividend Policy

Monthly, Quarterly and Annual dividends under the Dividend Option. The Dividend options offer the facility of payout or reinvestment of dividend.

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

#### Expenses of the scheme

##### (i) Load Structure

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

Exit Load: 1.0% for exit within 1 year from the date of allotment, Nil thereafter.

##### (ii) Recurring Expenses

- First Rs. 100 cr. of average weekly net assets - 2.25%
- Next Rs. 300 cr. of average weekly net assets -2.00%
- Next Rs. 300 cr. of the average weekly net assets – 1.75%
- Balance of the average weekly net assets - 1.50%

Actual expenses for the previous financial year: 1.17%

#### Risk Profile of the scheme

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

## XI. SBI SHORT HORIZON DEBT FUND

### 1. Ultra Short Term Fund

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

The asset allocation pattern under normal circumstances would be -

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

### 2. Short Term Fund

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

The asset allocation pattern under normal circumstances would be -

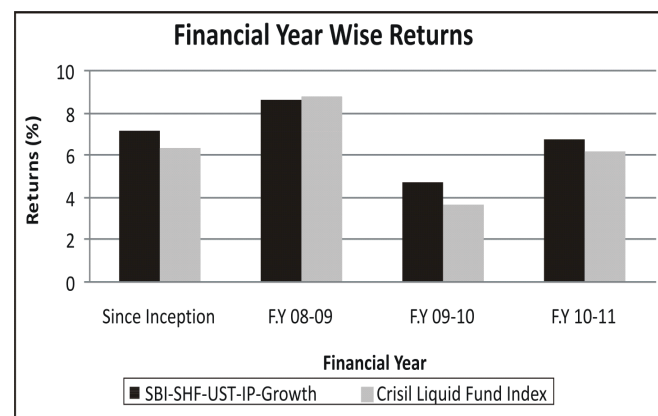
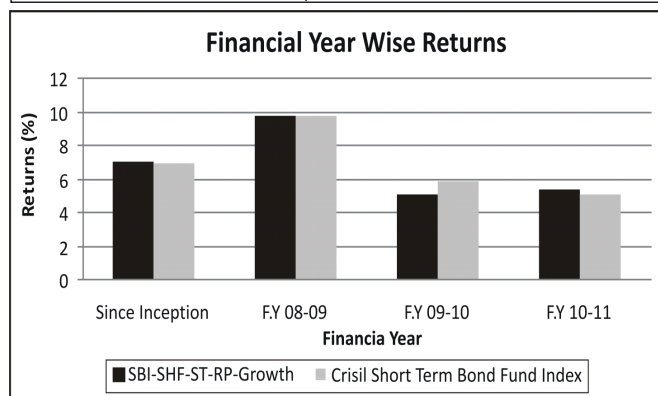
Instrument	Short Term Fund	
	% of portfolio	Risk Profile
Debt securities including money market instruments & debt derivatives	65% - 100%	Low to Medium
Securitized Debt	0% - 35%	Medium

**Performance of the scheme (As on 29th July, 2011)**
**Ultra Short Term Fund**

Compounded Annualized Returns	Growth Option (%)	CRISIL Liquid Fund Returns (%)
Returns for the last 1 year	8.02%	7.36%
Returns for the last 3 years	6.71%	6.25%
Returns since inception	7.12%	6.37%

**Short Term Fund**

Compounded Annualized Returns	Growth Option (%)	CRISIL Short Bond Fund Index Returns (%)
Returns for the last 1 year	6.65%	6.31%
Returns for the last 3 years	6.91%	7.36%
Returns since inception	7.00%	6.96%


**Plans and Options**

Plan - Both Ultra Short Term Fund and Short Term Fund will have Retail and Institutional Plans.

Options - Ultra Short Term Fund and Short Term Fund will have Growth and Dividend Options for both Retail and Institutional Plans.

**Dividend Option in Ultra Short Term Fund**

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

**Dividend Option in Short Term Fund:**

Declaration of dividends on a weekly, fortnightly and monthly basis with reinvestment/payout facilities. Payout facility is available only for investment of above Rs. 1 crore.

**Minimum Application Amount:**

(for both Ultra Short Term Fund and Short Term Fund)

	Purchase	Additional Purchase	Repurchase
<b>Retail</b>	Rs. 10000 and in Multiples of Rs. 1 whichever	Rs.5000 and in Multiples of Rs. 1 thereafter	Rs. 1000 or 100 magnums thereafter is lower
<b>Institutional</b>	Rs. 50 lakhs and in Multiples of Rs. 1 thereafter	Rs.10 lakhs and in Multiples of Rs. 1 thereafter	Rs. 1 lakh or 10000 magnums whichever is lower

**Benchmark:**

**Ultra Short Term Fund - CRISIL Liquid Fund Index**

**Short Term Fund - CRISIL Short Term Bond Fund Index**

**Fund Manager:**

Mr. Rajeev Radhakrishnan

**Expenses of the scheme**
**(i) Load Structure**

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

Exit Load – For Ultra Short Term Fund – 0.10% for exit within 3 business days from the date of allotment. For Short Term Fund - 0.25% for exit within 90 days from the date allotment.

**(ii) Recurring Expenses**

- First Rs. 100 cr. of average weekly net assets - 2.25%
- Next Rs. 300 cr. of average weekly net assets -2.00%
- Next Rs. 300 cr. of the average weekly net assets - 1.75%
- Balance of the average weekly net assets - 1.50%

**Actual expenses for the previous financial year:**

Ultra Short 0.31%

Short Term 0.72%

**Risk Profile of the scheme**

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

## GENERAL INFORMATION AND GUIDELINES

### GENERAL INFORMATION

1. Please read carefully the Scheme Information Document of the scheme(s) containing the terms of offer before investing. Prospective investors should not treat the contents of this document or the Scheme Information Document of the scheme(s) as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisors concerning the acquisitions, holding or disposal of the Magnums/units. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. The Scheme Information Document /Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of SBIMF, brokers/distributors and also displayed at the SBIMF website i.e. www.sbfm.com
2. Please complete the Application Form legibly in black ink or any dark coloured ink, in the English language, in BLOCK CAPITALS. Please strike out with a line across any section that is not applicable.
3. **Application by post:** Applications can be sent by post to the office of the Registrar (refer address on page no.3) to the scheme and should be accompanied by draft payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar's end.
4. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
5. Allotment of Magnums/units: Allotment is assured to all applicants provided the applications are complete in all respects and are in order. Applications not complete in any respect are liable for rejection.
6. SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme's objective for investment.
7. **Right to Limit Redemptions**  
The Mutual Fund reserves the right to temporarily suspend further reissues or repurchases under the scheme in case of any of the following:
  - a natural calamity or
  - in case of conditions leading to a breakdown of the normal functioning of securities markets or
  - periods of extreme volatility or illiquidity
  - under a SEBI or Government directive
  - under a court decree / directive

Additionally for all schemes the fund has the right to limit repurchase to 5% of the Magnums issued per day for the scheme as a whole. The limit may be changed from time to time.
8. **Prevention of Money Laundering :** In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all SEBI registered intermediaries, including Mutual Funds, are required to formulate and implement a client identification programme, verify and maintain the record of identity and address(s) of the investors. In this regard, investors who wish to make an investment in the units of mutual fund will be required to produce prescribed documents to any such offices as may be notified by SBIMF or AMFI from time to time in order to comply with KYC norms of SBIMF.
9. Application Forms incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable to be rejected. In case your investment application gets rejected on account of the same being incomplete in any respect, your investment amount would be refunded without interest within 30 days.

### NOTES TO HELP YOU COMPLETE THE APPLICATION FORM

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

- a) **Applications for Individuals:** Please write your name in the sequence of First Name, Middle Name and Last Name. Please do not abbreviate any name. Preferably write your name exactly as it appears in the Bank Account (as provided in the bank account details).
- b) **Applications for Non-Individuals:** Companies, Trusts, Partnership firms, Societies or any other association should write the name exactly as it appears in its Incorporation document and in the Bank Account (as provided in the bank account details).
- c) In case the Sole / first applicant has an existing Folio No., it should be stated along with

name and PAN details in the space provided for them. The form thereafter should be filled from Section 8 (onwards) (i.e. the back side of the form).

- d) Please fill in your date of birth as this may be required to identify you when communicating with us.
- e) If you have an email ID please include it as this will help us resolve any queries more promptly.
- f) To help us service you better, your telephone number(s) / mobile number(s) should also be provided including the relevant STD / ISD code.
- g) **Permanent Account Number :** With effect from July 2, 2007, Permanent Account Number (PAN) is the sole identification number for all investors transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Submission of attested copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor). Attestation can be done by distributors / AMC staff etc. However, investment made in Micro SIP shall be exempted from the requirements of PAN. For more details please see note 14.
- h) **Know Your Customer (KYC)**

In accordance with the KYC norms under 'The Prevention of Money Laundering Act, 2002' and AMFI communication dated October 07, 2010 & December 23, 2010, with effect from January 01, 2011 it is mandatory that all categories of investors to be KYC Compliant through CDSL Ventures Limited (CVL), irrespective of the amount of investment for fresh purchase/ additional purchase/ switch-in/any Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) registered on or after effective date. In this regard, all categories of investors who wish to make an investment in the units of Mutual Fund will be required to produce prescribed documents to any of the Point of Service (POS) or such other offices as may be notified by SBIMF or AMFI from time to time in order to comply with KYC norms of SBIMF.

- i) **If any applicant is a minor,** the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. In case the applicant is a Corporate or a Non-Individual investor, the Contact Person's name should be stated in the space provided.

Guidelines & Procedure in case of investments made on behalf of Minors:

#### • On behalf of Minor' accounts :

- Minor has to be the first and sole holder in a folio.
- Guardian, being a natural (father or mother) or a court-appointed guardian shall submit supporting documents to the AMC / Registrar evidencing the relationship / Status of the guardian.
- Date of birth of minor and supporting documents thereof (i.e. Birth Certificate, School leaving certificate, Passport or any other document evidencing the date of birth of minor) to be provided mandatorily while opening the folio on behalf of a minor.
- In case of natural guardian, guardian shall provide document evidencing the relationship if the same is not available as part of the documents submitted as per above point.

#### • Minor attaining majority:

- In case of a minor investor attaining the age of majority (i.e. completes 18 years of age), the AMC / Registrar will send an advance notice advising the guardian and minor to submit an application along with prescribed documents for changing the status in the Fund's records from 'Minor' to 'Major'.
- The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority.
- In case of existing standing instructions including STP, SIP and SWP registered prior to the minor attaining majority, the AMC / Registrar shall send an advance notice to the registered correspondence address advising the guardian and the minor that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by the mutual fund along with the prescribed documents. Such instructions to terminate the standing instruction shall be implemented within 30 days from the date of the instruction.



• **Change in Guardian:**

- In case there is a change in guardian of the minor, the new guardian must be either a natural guardian (mother/father) or court appointed guardian and such guardian will have to provide valid prescribed document/s prior to registering the guardianship including Know Your Customer (KYC) related evidence and bank attestation of his/her signature from the Branch Manager of the bank with whom his/her name is registered as the guardian of the minor.

j) Your address should be written in full. P.O. Box address is not sufficient. **Please provide PIN code to enable us to serve you better.**

k) **Procedure for NRIs:** Applications on a Repatriable basis will be made by remitting funds from abroad through normal banking channels or by submitting payments made by demand drafts purchased from FCNR accounts or by cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts maintained with banks authorized to deal in foreign exchange in India. NRI applicants are requested to instruct the bank branch through which they have made the remittance or where they have the NRE / FCNR / Special Non-resident Rupee Account to send the necessary FIRC in original on security paper to the registrars as soon as possible to enable early processing of their applications. NRIs can also apply on a non-repatriable basis from their NRO account. NRIs should mandatorily state their overseas address in complete otherwise the application will be rejected. NRIs are requested to provide an Indian address (if available) for correspondence.

l) **Who can invest:**

(I) For all schemes except Magnum Income Plus Fund, Magnum Children's Benefit Plan and Magnum NRI investment Fund

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

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

(II) In case of **Magnum Income Plus Fund**, only the following categories of investors are eligible to invest

a. Resident Indian Individuals

b. Non-Resident Indians (NRIs) can invest on fully repatriable basis. NRIs can also apply on a non-repatriable basis from their NRO Account.

(III) In case of **Magnum Children's Benefit Plan** the following categories proposing to gift to a child of less than 15 years of age are eligible to invest in the Scheme (subject to, wherever relevant, purchase of Magnums of mutual funds being permitted under relevant statutory regulations and their respective constitutions) are eligible to invest in the scheme: (i) Adult Resident individuals. (ii) Companies, Bodies Corporate, Public Sector Undertakings, Partnership Firms, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; (iii) Charitable / other trusts, wakfs and societies registered under the applicable laws and authorized to invest

in mutual funds. Applications by above should be accompanied by their Trust Deed, certified copy of the Board Resolution authorizing the investment, and list of authorized signatories with specimen signatures. B) Non Resident Indians (NRIs) can invest on fully repatriable basis only in cases where the Donee child is also an NRI. The age of the beneficiary child, i.e. the Magnum Holder, must be less than 15 years on the date of the investment by the Investor. Subsequent purchases of Magnums may be made until the beneficiary child completes 15 years of age. No proof of age is required. Declaration by the Investor and the date of birth mentioned in the application form is sufficient. However, the Trustees and/or the AMC may, if considered necessary, in their sole discretion ask for proof of the same.

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

1. Any individual who is a Foreign National
2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs). SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.

Subject to the Regulations, any application for Magnums/Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Magnums/Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Magnum holders / Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Magnum holders / Unit holders to accept such an application.

n) Please indicate the status of the sole / 1st Applicant at the time of investment. Any change in status during the period of holding units should be given to assist in accurate tax treatment of income arising from such holdings. The abbreviations used in these sections are: HUF - Hindu Undivided Family; AOP - Association of Persons; FI - Foreign Institutional Investor; BOI - Body of Individuals

o) Mode of Holding: Tax concessions will be available only to the first named applicant. If the application is in the name of more than one individual, it will be treated as "Jointly" in case no choice under "Mode of holding(s)" is indicated. "Single" will entitle only the first holder to operate the account to the exclusion of the joint holders. "Anyone or Survivor" will entitle any one of the joint holders to operate the folio and "Jointly" will allow operation of the account only if all the holders sign the instruction.

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

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

- i) Details of the "City" of the Clearing Circle in which the bank / branch participates; and
- ii) The 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of a cheque leaf. The Registrar may ask for a copy of a cancelled cheque to verify these details.
- iii) The 11 digit IFS Code
- iv) ECS / Direct credit facility as and when it is available, we will electronically / directly credit your Redemption proceeds / Dividend in the Bank Account provided by you.
- v) Depending on your residential status and intent of repatriation, please indicate the type of bank account most relevant to you from the list of options provided.
- vi) In case of change in bank mandate:

1. A "CANCELLED" original cheque leaf of the New bank account as well as the Existing bank account (if any) currently registered with SBIMF under **their respective folios** (where the first holder's/investor's name is printed on the face of the cheque).
2. If an investor is unable to provide "CANCELLED" cheque as prescribed above, such investor should furnish an attested\* photocopy of the relevant page of his/her bank Pass Book **(of the new bank account as well as that of the existing bank account)** wherein the first holder's/investor's name, bank a/c

## Key Information Memorandum

no and address is clearly legible.

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

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

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

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

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

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

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

In case of Systematic Investment Plan (SIP), it may please be noted that the above guidelines will be applicable for all new SIPs received on or after November 15, 2010. The new guidelines will not be applicable for the SIPs registered before November 15, 2010.

**Note 4 - Services :** We offer an online account management service which gives you the latest details of your account 24 hours a day, seven days a week, including your current valuation and information on recent transactions. If you would like to view your account online please tick the relevant box and we will send you a PIN form. To help minimise paperwork you also have the option of receiving statements by e-mail rather than by post. Please tick the relevant box to opt for this service.

### Note 5 - Investment details:

- i) Payment may be made by cheque/bank draft payable locally, at any of the SBIMF Investor Service Centres/SBIMF Investor Service Desks/Corporate Office of the Mutual Fund/Office of the Registrar/Investor Service Centres and Transaction Points of the Registrar or such other Collection Centres as may be decided by the Mutual Fund from time to time. Outstation cheques will not be accepted and application forms accompanied by such cheques will be rejected. **No Cash will be accepted. Please do not pay Cash for subscription to any Agent. Cheque/D.D. to be crossed "Account Payee" only and should be drawn payable to :- "SBIMF - Magnum InstaCash Fund " SBIMF - SBI Premier Liquid Fund., "SBIMF - Magnum Income Fund" OR "SBIMF - MIF FRP - Savings Plus Bond Plan/LT Plan" SBIMF - Magnum Gilt Fund - LTP DP/LTP GR OR SBIMF - Magnum Gilt Fund - STP DP/STP GR, SBIMF Magnum Monthly Income Plan - DP (Monthly) OR SBIMF Magnum Monthly Income Plan - DP (Quarterly) OR SBIMF Magnum Monthly Income Plan - DP (Annual) OR SBIMF Magnum Monthly Income Plan - Growth; SBIMF - Magnum Children's Benefit Plan; SBIMF Magnum Income Plus Fund - Savings Plan OR SBIMF - Magnum Income Plus Fund - Investment Plan; OR SBI Dynamic Bond Fund; SBIMF - MMIP-Floater; SBI Short Horizon Debt Fund - Ultra Short Term or SBI Short Horizon Debt Fund - Short Term.**
- ii) If you are from a city not serviced by our authorised Investor Service Centre / Collection Centre, you may submit a Demand Draft, payable at the nearest service centre/ collection centre, for the investment amount.
- iii) The AMC shall not refund any demand draft charges.

### iv) INVESTMENT OPTIONS:

#### A) For SBI Short Horizon Debt Fund:

- a) Please tick the Fund in which you want to invest - Ultra Short Term Fund

or Short Term Fund. If this is left blank or it is not clear, the fund in whose name cheque/DD is payable will be considered. Also please tick the plan which you want to opt for - Retail or Institutional. If this is left blank or it is not clear, the default will be treated as retail.

- b) Following options exercised at the time of application may be changed by the investor at a later date by way of a communication to the Registrar of the Scheme. Such changes would be effective from a prospective date. Please tick either the "Growth" or "Dividend" option. If this is left blank or it is not clear, the default will be treated as "Growth". Please tick either "Re-investment" or "Payout" Option. If this is left blank or it is not clear, the default will be treated as "Re-investment". If "Dividend" option is ticked, please specify daily, weekly, fortnightly or monthly dividend time period in case of Ultra Short Term Fund and weekly, fortnightly or monthly dividend time period in case of short term fund. If this is left blank or it is not clear, the default will be treated as "Monthly". Please note that payout facility will be available only for weekly, fortnightly or monthly dividend period option where investment is of above Rs. 1 crore.
- c) For Systematic Investment Plan, Systematic Withdrawal Plan and Systematic Transfer Plan please tick either "Monthly" or "Quarterly" frequency. If this is left blank or it is not clear, the default will be treated as "Monthly". In case monthly frequency is chosen please tick either "6 months" or "12 months" enrolment period. If this is left blank or it is not clear, the default will be treated as "12 months".

#### B) For other debt & liquid funds:

For Magnum Instacash Fund default plan will be Cash Plan.

For SBI Premier Liquid Plan default plan will be Institutional plan.

For Magnum Income Fund default plan will be Growth plan. In case Floating rate plan is chosen default sub plan will be Long Term sub plan. In case Long Term sub plan is chosen default option will be Regular option.

In case of Magnum Gilt Fund default plan will be Long Term plan. In case Long term plan is chosen then default sub plan will be normal/regular (not PF). In case PF sub plan is chosen then default option will be Regular option. In case Fixed option is chosen then sub-option of 3 year will be default.

For Magnum Income Plus Fund default plan will be Investment plan.

For Magnum NRI Fund default plan will be Long Term Bond plan.

For SBI Debt Fund Series (SDFS) default Fund will be the Fund mentioned on the Cheque. For Funds of above 1 year in SDFS default plan will be Retail plan.

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

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

#### v) Dividend Reinvestment Facility:

Subject to SEBI (Mutual Funds) Regulations, 1996, as and when the dividend is declared by a Scheme(s) and the dividend amount payable is less than Rs. 250/- (Rupees Two Hundred and Fifty only), the same will be compulsorily reinvested in the respective Scheme(s)/ Plan(s)/ Option(s) immediately on the ex-dividend date at applicable NAV.

- vi) There will be no entry load on dividend reinvestment and bonus units.
- vii) Unit holders must write the Folio number / Application number, if any, on the reverse of the cheques accompanying the Forms.
- viii) **Investment in schemes of SBI Mutual Fund**

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

**Note 6 - Direct Credit of Dividend/Redemption:** SBIMF had entered into an agreement of a direct credit facility of dividends / redemptions with certain banks. For the investors who have an account with such banks, the default option for payment of dividend/redemption proceeds for all the prospective investment would be directly credited into their bank account.

The AMC may alter the list of banks participating in direct credit arrangement from time to time/ withdraw direct credit facility from banks, based on its experience of dealing with any

such banks or add/withdraw the name of bank with whom direct credit facility arrangement can be introduced/discontinued as the case may be. However, in the event of direct credit facility being discontinued, the unitholders will receive payments in respect of dividend/redemption through other mode such as cheque, demand draft, etc.

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

ABN Amro Bank, Allahabad Bank, Andhra Bank, AXIS Bank, Bank of Baroda, Bank of India, Bank of Maharashtra, Bank of Rajasthan, Canara Bank, Central Bank of India, Centurion Bank of Punjab, CITI Bank, Corporation Bank, Dena Bank, Deutsche Bank, Development Credit Bank, Federal Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, Indian Bank, Indian Overseas Bank, Indus Ind Bank, ING Vysya Bank, Jammu & Kashmir Bank, Karnataka Bank, Karur Vysya Bank, Kotak Mahindra Bank, Oriental Bank of Commerce, Punjab National Bank, Saraswat Co-Op Bank, Standard Chartered Bank, State Bank of Bikaner & Jaipur, State Bank Of Hyderabad, State Bank Of India (including SBIndore & SBS), State Bank Of Mysore, State Bank Of Patiala, State Bank Of Travancore, Syndicate Bank, UCO Bank, Union Bank of India, United Bank of India, Vijaya Bank and Yes Bank

**Note 7 - Systematic Withdrawal Plan (SWP):** Under SWP, a minimum amount of Rs. 500/- can be withdrawn every month or quarter by indicating in the application form or by issuing advance instructions to the Registrar at any time. Investors may indicate the month and year from which SWP should commence along with the frequency. SWP will be processed on 1<sup>st</sup> working day of every Month / Quarter and payment would be credited to the registered bank mandate account of the investor through Direct Credit or cheques would be issued. SWP entails redemption of certain number of Magnums that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes.

**Note 8 - Systematic Transfer Plan (STP):** Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investment applicable for each scheme under SIP would be applicable to STP. Completed application form for STP should be submitted at least 7 days before the transaction date. STP facility would allow investors to transfer a predetermined amount or units from one scheme of the Mutual Fund to the other. The transfer would be effected on any business day as decided by the investor at the time of opting for this facility.

**Terms and conditions of monthly & quarterly STP:**

STP would be permitted for a minimum period of six months between two schemes. The transfer would be effected on the same date of every month (or on the subsequent business day, if the date of transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice of minimum 7 days to the Registrars. In respect of STP transactions, an investor would now be permitted to transfer any amount from the switch-out scheme, subject to a minimum transfer of Rs. 1000 per month for 6 months, Rs. 500 per month for 12 months and Rs. 1500 per quarter for one year, without any restriction on maintaining the minimum balance requirement as stipulated for the switch out scheme. STP is not available in all Liquid schemes and Magnum Income Fund FR Long Term Institutional plan. Entry & Exit loads as applicable for regular investments in debt/liquid schemes would be applicable for investments through the STP route in Debt/liquid Schemes.

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

- Under this facility, investor can transfer a predetermined amount from one scheme (Source Scheme) to the other scheme (Target Scheme) on daily basis / weekly basis.
- Initially, this facility will be available through Magnum InstaCash Fund (Cash & Dividend Plan) & Magnum Instacash Fund – Liquid Floater Plan (Source Scheme).
- Target schemes allowed would be Magnum Balanced Fund and all open ended equity schemes except SBI Arbitrage Opportunities Fund.
- Minimum amount of STP for Magnum Taxgain Scheme will be Rs. 500 & in multiples of Rs. 500 for both daily & weekly STP and for other funds the minimum amount of STP will be Rs. 1000 & in multiple of Re. 1 for daily STP & Rs. 2000 & in multiple of Re. 1 for weekly STP.
- Minimum number of installments will be 12 for daily STP & 6 for weekly STP.
- Weekly STP will be done on 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> & 22<sup>nd</sup> of every month. In case any of these days is a non business day then the immediate next business day will be considered.
- Completed application form for STP should be submitted by investors at least 10 calendar days before the first transaction date.
- Exit load shall be as is applicable in the target/source schemes.

**Note 9 - Switchover facility:** Magnum/Unit holders will have the facility of switchover to other options within a Plan/to other Plans in the scheme/other schemes. Switchover between

the Growth, Dividend, Bonus Options, Floating Rate Long Term Plans will be at applicable NAV. Inter Scheme switches between debt schemes will not carry any entry load. However, exit load as applicable for the respective Schemes will be charged. For inter Scheme switches from debt schemes to equity schemes, entry/exit loads as applicable for the respective Schemes will be charged. The terms of switchover may change from time to time.

**Note 10 - Nomination facility/ succession :** Nomination facility is available only for individuals applying on their own behalf. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. As per AMFI letter 35/MEM-COR/57/07-08 dated January 03, 2008, applicants can make multiple nominations to the maximum of three. This facility is also available to NRI investors. A nonresident Indian can be a Nominee subject to the exchange controls in force from time to time. Applicants may change their nomination at any time during the currency of the scheme. In case of multiple nominations, applicants must clearly specify the percentage of units in favour of each nominee. In case the applicants do not specify the percentage of units for each nominee, units will be distributed equally among all the nominees. Please note that such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

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

**Note 11 - Declaration and signatures:**

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

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

- For individual investors, the fund offers a Systematic Investment Plan (SIP) through ECS/Direct Debit or through Post Dated Cheques for all debt schemes except for Magnum Income Fund FR Long Term Institutional plan, & all Liquid schemes. Under the SIP an investor can invest a fixed amount (for a minimum period of six months) – For SBI Short Horizon Debt Fund - Ultra Short & Short Term (a) every month for six months (subject to a minimum of Rs. 2000 per month and in multiples of Rs. 100 in case of retail plan and a minimum of Rs. 10 lakhs per month and in multiples of Rs. 1000 in case of institutional plan) (b) every month for one year (subject to a minimum of Rs. 1000 per month and in multiples of Rs. 100 in case of retail plan and a minimum of Rs. 5 lakhs per month and in multiples of Rs. 1000 in case of institutional plan) (c) every quarter for one year (subject to a minimum of Rs. 3000 per quarter and in multiples of Rs. 1000 in case of institutional plan) For Magnum Gilt Fund (both Short Term Plan & Long Term Plan) –every month for one year (subject to a minimum of Rs. 2500 per month for Growth option & Rs. 10000 per month for Dividend option). For Other Funds - (a) every month for six months (subject to a minimum of Rs. 1000 per month and in multiples of Rs. 100) (b) every month for one year (subject to a minimum of Rs. 500 per month and in multiples of Rs. 100) (c) every quarter for one year (subject to a minimum of Rs. 1500 per quarter and in multiples of Rs. 100) at applicable NAV-related prices. This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market.

Investors can subscribe to SIP facility by submitting completed application forms along with post dated cheques. Entry into SIP can be on any date. However investor has to select SIP cycle of 5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day). A minimum 15 days gap needs to be maintained between SIP entry date and SIP cycle date. Subsequent post dated cheques must be dated 5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day) of every month drawn in favour of the scheme as specified in the application form and crossed "Account Payee Only". The application may be mailed to the Registrars directly or submitted at any of the Investor Service Centers. The number of Magnums/Units allotted to the investor will be equal to the amount invested during the month divided by the Sale Price for that day.

## Key Information Memorandum

- b) New investors need not have an existing folio for investments into respective Schemes. Such investors can start a folio with a SIP.
- The provision for 'Minimum Application Amount specified in' the respective scheme offer document/scheme information document will not be applicable for SIP investments. For e.g. the minimum application amount for new investors in MIF is Rs. 2000. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 1000/- per month (6 months)/Rs. 500 per month (12 months)
- c) SIP offers investors the following two Plans:
- Monthly Systematic Investment Plan (MSIP)
  - Quarterly Systematic Investment Plan (QSIP)
- d) **For SIP through post dated cheques:** Under the MSIP, the investor must submit post-dated cheques for each month. An investor is eligible to issue only one cheque for each month. For example, an investor cannot issue one cheque for June 15th and the other for June 25th under the same SIP Form. Under the QSIP, the investor must submit post-dated cheques for each quarter. An investor, is eligible to issue only one cheque for each quarter. There should be a gap of three months between two cheques. For example, an investor cannot issue one cheque for April 15th and the other for May 15th under the same SIP Form. The beginning of the quarter could be of any month for e.g. April, August, October, November, etc. Both MSIP and QSIP cannot be co-mingled. A separate SIP Form must be filled for MSIP and QSIP.
- e) Unit holders must write the SIP Form number, if any, on the reverse of the cheques accompanying the SIP Forms.
- f) Returned cheque(s) may not be presented again for collection. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
- g) An intimation of the allotment will be sent to the investor. The facility may be terminated by the investor after giving at least three weeks' written notice to the Registrar.
- h) For investment through SIP, please complete the registration cum mandate form along with the application form. Mandate is required only for SIP throughs ECS/ Direct Debit and not for SIP through post dated cheque.

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

**List of Cities for SIP ECS Facility:** Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgum, Bhavnagar, Bhillwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hasan, Hubli, Hyderabad, Indore, Imphal, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, New Delhi, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shillong, Shimla, Shimoga, Sholapur, Siliiguri, Surat, Thirupur, Tirunelveli, Tirupati, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udupi, Varanasi, Vijayawada and Vizag

**LIST OF DIRECT DEBIT BANKS (All core branches):** Axis Bank, Bank Of Baroda, Bank Of India, Citibank, HDFC Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of India (including SBS & SBI Indore), State Bank of Mysore, State Bank of Patiala, State Bank of Travancore and Union Bank Of India

The AMC may alter the list of banks participating in direct debit arrangement from time to time / withdraw direct debit facility from banks, based on its experience of dealing with any such bank or add/withdraw the name of the bank with whom direct debit facility arrangement can be introduced/ discontinued as the case may be.

- The SIP ECS facility is offered to investors having bank account in select cities mentioned above. The debit to the bank account would be processed directly or through the RBI ECS (Debit Clearing).
- Completed application form, SIP Registration Form and the first cheque should be submitted atleast 30 days before the first SIP date.
- Completed Application Form for Cancellation/Change of Bank Mandate for SIP debit can be submitted on any date of the month and the same would be processed subject to the condition that there would be a minimum of 30 days period between the submission of the application and the SIP date.
- Investors should mandatorily give a cheque for the first transaction drawn on the same bank account for ECS facility.**
- The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of SBI Funds Management Pvt. Ltd without assigning

any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS facility route will be discontinued without prior notice.

- The bank account provided for ECS facility should participate in local MICR clearing.
- SIP is available only on specific dates of the month viz. 5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day).** In case 5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day) is a holiday then next business day.
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- Investor will not hold SBI Funds Management Pvt. Ltd, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
- SBI Funds Management Pvt Ltd., its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- SBI Funds Management Pvt Ltd. reserves the right to reject any application without assigning any reason thereof.
- Investors can opt for the facility of "Till further notice" for the SIP through ECS/Direct Debit by ticking appropriate box in SIP ECS/Direct Debit facility registration cum mandate form. Investor can choose to discontinue the facility of "Till further notice" by giving 30 days written notice at any of our Investor service centres.

### Note 14 - TERMS AND CONDITIONS FOR MICRO SIP

- As per SEBI vide its letter no. MRD/Policy/PAN/AT/97151/2007 dated June 19, 2009 to AMFI, investments in Micro SIP shall be exempted from the requirement of PAN subject to other operational guidelines. Micro SIP means Systematic Investment Plans (SIPs) where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March do not exceed Rs. 50,000. Subsequent to guideline in this regard MoF vide its letter no. 5/55/CM12006 dated June 3, 2009 has conveyed that Micro SIP schemes upto Rs. 50,000 per year per investor shall be exempted from the requirement of PAN and KYC. Investors need to (including joint holders) submit a photocopy of any one of the following PHOTO IDENTIFICATION documents as proof of identification in lieu of PAN along with Micro SIP applications and address proof (please note that investors have to provide address proof in addition to photo identification).
  - Voter Identity Card
  - Driving License
  - Government / Defense identification card
  - Passport
  - Photo Ration Card
  - Photo Debit Card (Credit card will not be accepted because it may not be backed up by a bank account).
  - Employee ID cards issued by companies registered with Registrar of Companies.
  - Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
  - ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
  - Senior Citizen / Freedom Fighter ID card issued by Government.
  - Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
  - Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
  - Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO.

The above supporting document must be current and valid. Supporting document copy shall be self attested by the investor / attested by the ARN holder mentioning the ARN number. While making subsequent Micro SIP applications with a mutual fund, investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting document.
- This exemption will not be applicable to normal purchase transactions upto Rs. 50,000 which will continue to be subject to PAN and KYC requirements.

3. This exemption will be applicable ONLY for MICRO SIP investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs.
4. The exemption is applicable to joint holders also.

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

#### Note 15 - APPLICATION VIA ELECTRONIC MODE

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

- Acceptance of electronic transactions by the recipient will be as permitted by SEBI or other regulatory authorities or the rules & regulations governing the same;
- Transmitter accepts that the electronic transactions shall not be processed until time-stamped as a valid transaction in the scheme in line with SEBI regulations;
- 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;
- 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;
- 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;

- 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.;
- 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;
- 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;
- Transmitter agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, SBI Mutual Fund and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on electronic transaction or relying upon such electronic transaction, which is sent or purported to be sent by the transmitter.

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

#### Note 16 - Accompanying documents.

Please submit the following documents alongwith your application (wherever applicable). All documents should be original / true copies certified by a Director / Trustee / Company Secretary / Authorised Signatory.

Documents	Companies	Societies	Partnership Firms	Investments through POA	Trusts	NRI	FIs*
1. Resolution / Authorisation to invest	✓	✓	✓		✓		✓
2. List of Authorised Signatories with Specimen signature(s)	✓	✓	✓	✓	✓		✓
3. Memorandum & Articles of Association	✓						
4. Trust Deed					✓		
5. Bye-laws		✓					
6. Partnership Deed			✓				
7. Overseas Auditors's Certificate							✓
8. Notarised Power of Attorney				✓			
9. Foreign Inward Remittance Certificate in case payment is made by DD from NRE/FCNR a/c where applicable						✓	
10. PAN	✓	✓	✓	✓	✓	✓	✓
11. Know Your Customer (KYC)	✓	✓	✓	✓	✓	✓	✓

\* For FIs copy of the SEBI registration certificate should be provided.

In case of Corporates or Non-Individual investors, all the necessary documents to be submitted along with the application form.



**SBI MUTUAL FUND**  
A PARTNER FOR LIFE

Sponsor : State Bank of India  
Investment Manager : SBI Funds Management Pvt. Ltd.  
(A Joint Venture between SBI & AMUNDI)  
191, Maker Towers 'E', Cuffe Parade, Mumbai - 400 005.  
Tel.: 022-22180221-27, www.sbimf.com

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

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

I / We  and  
 \* do hereby

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

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

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

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

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

<b>SIGNATURE(S)</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

Date

Place



**This page has been left blank intentionally**



**SBI MUTUAL FUND**  
A PARTNER FOR LIFE

Sponsor : State Bank of India  
Investment Manager : SBI Funds Management Pvt. Ltd.  
(A Joint Venture between SBI & AMUNDI)  
191, Maker Towers 'E', Cuffe Parade, Mumbai - 400 005. Tel.: 022-22180221-27, www.sbfm.com

### SIP ECS/DIRECT DEBIT FACILITY : REGISTRATION CUM MANDATE FORM

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

ARN & Name of Distributor	Branch Code (only for SBI and Associate Banks)	Sub-Broker Code	Reference No. (To be filled by Registrar)

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

Please (✓)	<input type="checkbox"/> SIP	<input type="checkbox"/> MICRO SIP	<input type="checkbox"/> SIP Registration - by New Investor	<input type="checkbox"/> SIP Renewal
			<input type="checkbox"/> SIP Registration - by Existing	<input type="checkbox"/> Change in Bank Details

#### INVESTOR DETAILS

Folio No./Application No.	(For Existing Investor please mention Folio Number / For New Applicants please mention the Common Application Form Number)
Name of 1st Applicant (Mr/Ms/M/s)	
Name of Father/Guardian in case of Minor	

PAN DETAILS (Furnishing of PAN together with an attested copy of PAN Card is mandatory)

First Applicant / Guardian	Second Applicant	Third Applicant

Mandatory Enclosures	Mandatory Enclosures	Mandatory Enclosures
<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement	<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement	<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement

#### SIP DETAILS (ECS in select cities or Direct Debit in select banks only)

(SEE NOTE 12, 13, & 14)

<input type="checkbox"/> SIP with Cheque	<input type="checkbox"/> SIP without Cheque
Scheme Name	
Options (Please ✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Bonus
Each SIP Amount (Rs.)	First SIP Cheque No. (Note : Cheque should be drawn on bank account mentioned below)

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

SIP Period	From	D	D	M	M	Y	Y	Y	Y	To (Please ✓)	<input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y	<input type="checkbox"/> Till further notice*
------------	------	---	---	---	---	---	---	---	---	---------------	--------------------------	---	---	---	---	---	---	---	---	---

\* Please refer point no. 13 (xii) on page no.23.

DOCUMENT DETAILS (in case of Micro SIP)	Document Description
	Document Number (if any)

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

#### BANK PARTICULARS (as per bank records)

Name of 1st Holder										
Name of 2nd Holder										
Name of 3rd Holder										
Name of Bank										
Branch Name and Address										
City	Pin									
Account No.										
9 digit MICR Code	(This is 9 digit number next to the cheque number. Please provide a copy of CANCELLED cheque leaf)									
IFS Code										
<table border="1"> <tr> <td colspan="3">Account Type (Please ✓)</td> </tr> <tr> <td><input type="checkbox"/> Savings</td> <td><input type="checkbox"/> NRO</td> <td><input type="checkbox"/> FCNR</td> </tr> <tr> <td><input type="checkbox"/> Current</td> <td><input type="checkbox"/> NRE</td> <td><input type="checkbox"/> Others</td> </tr> </table>		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
Account Type (Please ✓)										
<input type="checkbox"/> Savings	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR								
<input type="checkbox"/> Current	<input type="checkbox"/> NRE	<input type="checkbox"/> Others								

DECLARATION & SIGNATURE : I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in ECS. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform AMC, about any changes in my/our bank account. I/We do not have any existing SIP/Micro SIPs which together with the current Micro SIP application will result in aggregate investments exceeding Rs. 50,000 in a year (applicable to Micro SIP investors only). The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We have read and agreed to the terms and conditions mentioned in SID/KIM.

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

#### BANKER'S ATTESTATION

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

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

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

The Branch Manager	Date
	D

Bank	Branch

Sub : Mandate verification for A/c. No.

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

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

Thanking you,  
Yours sincerely

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



#### ACKNOWLEDGEMENT SLIP

To be filled in by the Investor

Folio No. / Application No.

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

Received from	1st Cheque Number	For Rs.	Acknowledgement Stamp

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

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



**SBI MUTUAL FUND**  
A PARTNER FOR LIFE

Sponsor : State Bank of India  
Investment Manager : SBI Funds Management Pvt. Ltd.  
(A Joint Venture between SBI & AMUNDI)  
191, Maker Towers 'E', Cuffe Parade, Mumbai - 400 005. Tel.: 022-22180221-27, www.sbimf.com

APPLICATION NO.

**COMMON APPLICATION FORM FOR DEBT AND LIQUID SCHEMES (Please fill in BLOCK Letters)**

ARN & Name of Distributor	Branch Code ( only for SBI and Associate Banks)	Sub-Broker Code	Reference No. (To be filled by Registrar)

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 (SEE NOTE 1)**

**EXISTING FOLIO NO.** (For Existing unitholders: Please mention your Folio number, Name and PAN details and then proceed to Investment and Payment details- 8)

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

**Date of Birth\*** (D D M M Y Y Y Y) **Email ID**

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

**Telephone No. (O)** ☐ Please (✓) only in case you want paper based communication

**Telephone No. (R)** **Mobile No.**

**Relationship of Guardian in case of Minor** ☐ Father ☐ Mother ☐ Legal Guardian  
Please mandatorily enclose the document evidencing the relationship of Minor with Guardian (See Note 1 h)

**Name of Guardian in case of Minor**

**Name of Contact Person** (in case of Institutional Investor)

**PAN** **Mandatory Enclosures** ☐ PAN Proof ☐ KYC Acknowledgement

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

**Name** Mr./Ms./M/s.

**PAN** **Mandatory Enclosures** ☐ PAN Proof ☐ KYC Acknowledgement

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

**Name** Mr./Ms./M/s.

**PAN** **Mandatory Enclosures** ☐ PAN Proof ☐ KYC Acknowledgement

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

Status (Please (✓))	Mode of Holding (Please (✓))	Occupation (Please (✓))
<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	<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"/> Others		<input type="checkbox"/> Others

**5. CONTACT DETAILS (SEE NOTE 1)**

**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) (SEE NOTE 3)**

**Name of Bank**

**Branch Name and Address**

**City** **Pin**

**Account No.**

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

**IFS Code**

**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

**7. DIRECT CREDIT OF DIVIDEND/ REDEMPTION (SEE NOTE 6)**

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

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

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

TEAR HERE

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

**ACKNOWLEDGEMENT SLIP**  
To be filled in by the Investor

APPLICATION NO.

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

<b>Scheme Name</b>	<b>Options (✓)</b>	<b>Cheque/ DD Amount (Rs.)</b>	<b>Bank and Branch</b>	<b>Cheque / DD No. &amp; Date</b>
	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Bonus			
Attachments		All purchases are subject to realisation of cheque / demand draft		

Stamp  
Signature & Date

<b>8. INVESTMENT AND PAYMENT DETAILS : I/We would like to invest in the following Scheme of SBI Mutual Fund</b>										<b>(SEE NOTE 5)</b>	
<b>Scheme Name</b>											
<b>Plans / Sub Plans</b>											
<b>Options (Please ✓)</b> <input type="checkbox"/> Growth <input type="checkbox"/> Bonus <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment											
<b>Dividend Frequency</b> <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually											
<b>Cheque / DD Amount (Rs.)</b>						<b>Drawn on Bank and Branch</b>				<b>Cheque / D.D. No. &amp; Date</b>	
<b>Investment Amount (Rs. in Figures)</b>						<b>Investment Amount (Rs. in Words)</b>					

**For third party cheques please see Note 3 vii.**  
(Please see the Plans & Options and dividend policy details, in the Scheme specific information for Plans/Sub Plans/Options/dividend frequency and dividend mode details before filling the above details).

<b>9. SYSTEMATIC INVESTMENT PLAN (SIP)/ MICRO SIP</b>												<b>(SEE NOTE 12, 13 &amp; 14)</b>															
<input type="checkbox"/> <b>SIP with Cheque</b> <input type="checkbox"/> <b>SIP without Cheque</b>				In case this application is for Micro SIP (Please tick (✓)) <input type="checkbox"/> <b>MICRO SIP</b>																							
<b>1. Payment Mechanism</b> (Please ✓ any one only)		<input type="checkbox"/> <b>Cheques</b> (Please provide the details below)						<input type="checkbox"/> <b>SIP ECS/Direct Debit</b> (Please complete enclosed SIP ECS/Direct Debit Facility Registration cum Mandate Form)																			
		<b>SIP Date (Please ✓)</b> <input type="checkbox"/> 5 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 30 <sup>th</sup> (For February, last business day)										<b>No of SIP Installments</b>															
<b>2. Frequency (Please ✓ any one only)</b>		<input type="checkbox"/> <b>Monthly SIP (Default)</b> <input type="checkbox"/> <b>Quarterly SIP</b>																									
<b>3. SIP Period</b>		From <table border="1" style="display: inline-table; text-align: center;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table> To <table border="1" style="display: inline-table; text-align: center;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table> <input type="checkbox"/> <b>Till further notice*</b>										D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y																				
D	D	M	M	Y	Y	Y	Y																				
<b>4. Cheque(s) Details</b>		<b>No. of Cheques</b>		<b>SIP Installment Amount (in figures)</b>		<b>Cheque Nos</b>		<b>Cheques drawn on</b>																			

<b>10. DOCUMENT DETAILS (in case of Micro SIP) (please note that investors have to provide address proof in addition to photo identification)</b>														<b>(SEE NOTE 14)</b>									
<b>Document Description</b>																							
<b>Document Number (if any)</b>																							
<b>11. ONLY FOR MAGNUM CHILDREN'S BENEFIT PLAN</b>																<b>(SEE NOTE 1 k)</b>							
<b>Name of Mother (Mrs/Ms)</b>																							
<b>Name of Applicant</b> (If different from Parent/Legal Guardian)																							
<b>LOCK IN (Please ✓) :</b> <input type="checkbox"/> Required <input type="checkbox"/> Not Required		<b>REDEMPTION OPTION (Please ✓)</b> <input type="checkbox"/> Lump-sum <input type="checkbox"/> Staggered				<b>Nomination of an alternate child* (Please ✓)</b> <input type="checkbox"/> Required <input type="checkbox"/> Not Required																	
<b>Name of Alternate Child</b>																							
<b>Date of Birth of alternate child</b> <table border="1" style="display: inline-table; text-align: center;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>								D	D	M	M	Y	Y	Y	Y	<b>Relationship to the Magnum Holder</b>							
D	D	M	M	Y	Y	Y	Y																

<b>12. ONLY FOR MAGNUM INCOME PLUS FUND</b>																<b>(SEE NOTE 1 k)</b>							
<b>GOOD HEALTH DECLARATION :</b> I declare that I am in sound health, do not have any physical defect/deformity, perform my routine activities independently and, that I have never suffered or have been suffering, or have been hospitalized for any critical illness* or a condition requiring medical treatment for a critical illness, as on date. I hereby declare that the above statements are true and complete in every respect and that I have not withheld or omitted to give any information that may influence my admission into the Group Insurance Scheme of SBI Life Insurance Co. Ltd. I hereby agree that this declaration shall form the basis of my admission into the Group Insurance Scheme and if any untrue averment be contained therein, I, my heirs, executors, administrators and assignees shall not be entitled to receive any benefits under the Group Insurance Scheme. I hereby agree to your conveying the above particulars regarding my admission into the Group Insurance Scheme to SBI Life. I also permit SBI Life to approach me directly for any clarification and / or other purposes. * Critical Illness is defined as follows: The life to be insured should not: i. have suffered or be suffering from cancer, ii. be taking treatment for heart disease, iii. have undergone or have been advised medically to undergo chest and/or heart surgery within the following six months, iv. have irreversible kidney and/or irreversible liver failure, v. have suffered or be suffering from paralysis, vi. have undergone or been advised to undergo, a major organ transplantation such as heart, lung, liver or kidney, vii. have suffered or be suffering from AIDS or venereal diseases.																<b>Signature of Applicant</b>							
<b>13A. NOMINATION : I wish to nominate the following person/s to receive the proceeds in the event of my death. (With effect from 01/04/2011, for individual investors applying with single holding, Nomination is mandatory. However, in case you do not wish to nominate please sign point 13 B.)</b>																		<b>(SEE NOTE 10)</b>					
<b>Name of the Nominee</b>												<b>Percentage</b>											
<b>Name of the Guardian</b>																							
<b>Relationship</b>												<b>Date of Birth*</b>		<table border="1" style="display: inline-table; text-align: center;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>		D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y																
<b>Address of Nominee/ Guardian</b>												⊗		<b>Signature of Nominee/Guardian</b> (*Mandatory in case of Minor nominee)									
<b>(To nominate more than one person, please fill nomination form separately)</b>																							

<b>13B. NOMINATION : I do not wish to nominate any person at the time of making the investment.</b>																	
<b>Signature</b>																	

<b>14. DECLARATION &amp; SIGNATURE (SEE NOTE 1)</b> : "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 do not have any existing SIP/Micro SIPs which together with the current Micro SIP application will result in aggregate investments exceeding Rs. 50,000 in a year (applicable to Micro SIP investors 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																	
<b>SIGNATURE(S)</b> Applicants must sign as per mode of holding		⊗				⊗				⊗							
		<b>1st Applicant / Guardian / Authorised Signatory</b>				<b>2nd Applicant / Authorised Signatory</b>				<b>3rd Applicant / Authorised Signatory</b>							
Date														Place			

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



**SBI MUTUAL FUND**  
A PARTNER FOR LIFE

Sponsor : State Bank of India  
Investment Manager : SBI Funds Management Pvt. Ltd.  
(A Joint Venture between SBI & AMUNDI)  
191, Maker Towers 'E', Cuffe Parade, Mumbai - 400 005. Tel.: 022-22180221-27, www.sbimf.com

APPLICATION NO.

**COMMON APPLICATION FORM FOR DEBT AND LIQUID SCHEMES (Please fill in BLOCK Letters)**

ARN & Name of Distributor	Branch Code ( only for SBI and Associate Banks)	Sub-Broker Code	Reference No. (To be filled by Registrar)

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 (SEE NOTE 1)**

**EXISTING FOLIO NO.** (For Existing unitholders: Please mention your Folio number, Name and PAN details and then proceed to Investment and Payment details- 8)

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

**Date of Birth\*** (D D M M Y Y Y Y) **Email ID**

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

**Telephone No. (O)** ☐ Please (✓) only in case you want paper based communication

**Telephone No. (R)** **Mobile No.**

**Relationship of Guardian in case of Minor** ☐ Father ☐ Mother ☐ Legal Guardian  
Please mandatorily enclose the document evidencing the relationship of Minor with Guardian (See Note 1 h)

**Name of Guardian in case of Minor**

**Name of Contact Person** (in case of Institutional Investor)

**PAN** **Mandatory Enclosures** ☐ PAN Proof ☐ KYC Acknowledgement

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

**Name** Mr./Ms./M/s.

**PAN** **Mandatory Enclosures** ☐ PAN Proof ☐ KYC Acknowledgement

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

**Name** Mr./Ms./M/s.

**PAN** **Mandatory Enclosures** ☐ PAN Proof ☐ KYC Acknowledgement

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

Status (Please (✓))	Mode of Holding (Please (✓))	Occupation (Please (✓))
<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	<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"/> Others		<input type="checkbox"/> Others

**5. CONTACT DETAILS (SEE NOTE 1)**

**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) (SEE NOTE 3)**

**Name of Bank**

**Branch Name and Address**

**City** **Pin**

**Account No.**

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

**IFS Code**

**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

**7. DIRECT CREDIT OF DIVIDEND/ REDEMPTION (SEE NOTE 6)**

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

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

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

**ACKNOWLEDGEMENT SLIP** To be filled in by the Investor

**APPLICATION NO.**

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

<b>Scheme Name</b>	<b>Options (✓)</b>	<b>Cheque/ DD Amount (Rs.)</b>	<b>Bank and Branch</b>	<b>Cheque / DD No. &amp; Date</b>
	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Bonus			
Attachments		All purchases are subject to realisation of cheque / demand draft		

Stamp Signature & Date



<b>8. INVESTMENT AND PAYMENT DETAILS : I/We would like to invest in the following Scheme of SBI Mutual Fund</b>										<b>(SEE NOTE 5)</b>	
<b>Scheme Name</b>											
<b>Plans / Sub Plans</b>											
<b>Options (Please ✓)</b> <input type="checkbox"/> Growth <input type="checkbox"/> Bonus <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment											
<b>Dividend Frequency</b> <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually											
<b>Cheque / DD Amount (Rs.)</b>						<b>Drawn on Bank and Branch</b>				<b>Cheque / D.D. No. &amp; Date</b>	
<b>Investment Amount (Rs. in Figures)</b>						<b>Investment Amount (Rs. in Words)</b>					

**For third party cheques please see Note 3 vii.**  
(Please see the Plans & Options and dividend policy details, in the Scheme specific information for Plans/Sub Plans/Options/dividend frequency and dividend mode details before filling the above details).

<b>9. SYSTEMATIC INVESTMENT PLAN (SIP)/ MICRO SIP</b>												<b>(SEE NOTE 12, 13 &amp; 14)</b>			
<input type="checkbox"/> <b>SIP with Cheque</b> <input type="checkbox"/> <b>SIP without Cheque</b>				In case this application is for Micro SIP (Please tick (✓)) <input type="checkbox"/> <b>MICRO SIP</b>											
<b>1. Payment Mechanism</b> (Please ✓ any one only)				<input type="checkbox"/> <b>Cheques</b> (Please provide the details below)						<input type="checkbox"/> <b>SIP ECS/Direct Debit</b> (Please complete enclosed SIP ECS/Direct Debit Facility Registration cum Mandate Form)					
				<b>SIP Date (Please ✓)</b> <input type="checkbox"/> 5 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 30 <sup>th</sup> (For February, last business day)										<b>No of SIP Installments</b> <input style="width: 50px; border: 1px solid black;" type="text"/>	
<b>2. Frequency (Please ✓ any one only)</b>				<input type="checkbox"/> <b>Monthly SIP (Default)</b> <input type="checkbox"/> <b>Quarterly SIP</b>											
<b>3. SIP Period</b>				From <input style="width: 20px; border: 1px solid black;" type="text"/> D <input style="width: 20px; border: 1px solid black;" type="text"/> M <input style="width: 20px; border: 1px solid black;" type="text"/> Y <input style="width: 20px; border: 1px solid black;" type="text"/> Y <input style="width: 20px; border: 1px solid black;" type="text"/> Y <input style="width: 20px; border: 1px solid black;" type="text"/> Y To <input style="width: 20px; border: 1px solid black;" type="text"/> D <input style="width: 20px; border: 1px solid black;" type="text"/> M <input style="width: 20px; border: 1px solid black;" type="text"/> Y <input style="width: 20px; border: 1px solid black;" type="text"/> Y <input style="width: 20px; border: 1px solid black;" type="text"/> Y <input style="width: 20px; border: 1px solid black;" type="text"/> Y <input type="checkbox"/> <b>Till further notice*</b>										<small>* Refer point no. 13 (xii) on page no.23.</small>	
<b>4. Cheque(s) Details</b>				<b>No. of Cheques</b>		<b>SIP Installment Amount (in figures)</b>		<b>Cheque Nos</b>		<b>Cheques drawn on</b>					

<b>10. DOCUMENT DETAILS (in case of Micro SIP) (please note that investors have to provide address proof in addition to photo identification)</b>														<b>(SEE NOTE 14)</b>			
<b>Document Description</b>																	
<b>Document Number (if any)</b>																	
<b>11. ONLY FOR MAGNUM CHILDREN'S BENEFIT PLAN</b>																<b>(SEE NOTE 1 k)</b>	
<b>Name of Mother (Mrs/Ms)</b>																	
<b>Name of Applicant</b>																	
<small>(If different from Parent/Legal Guardian)</small>																	
<b>LOCK IN (Please ✓) :</b> <input type="checkbox"/> Required <input type="checkbox"/> Not Required				<b>REDEMPTION OPTION (Please ✓)</b> <input type="checkbox"/> Lump-sum <input type="checkbox"/> Staggered				<b>Nomination of an alternate child* (Please ✓)</b> <input type="checkbox"/> Required <input type="checkbox"/> Not Required									
<b>Name of Alternate Child</b>																	
<b>Date of Birth of alternate child</b>																<input style="width: 20px; border: 1px solid black;" type="text"/> D <input style="width: 20px; border: 1px solid black;" type="text"/> M <input style="width: 20px; border: 1px solid black;" type="text"/> Y <input style="width: 20px; border: 1px solid black;" type="text"/> Y <input style="width: 20px; border: 1px solid black;" type="text"/> Y <input style="width: 20px; border: 1px solid black;" type="text"/> Y	
																<b>Relationship to the Magnum Holder</b>	

<b>12. ONLY FOR MAGNUM INCOME PLUS FUND</b>																<b>(SEE NOTE 1 k)</b>	
<b>GOOD HEALTH DECLARATION :</b> I declare that I am in sound health, do not have any physical defect/deformity, perform my routine activities independently and, that I have never suffered or have been suffering, or have been hospitalized for any critical illness* or a condition requiring medical treatment for a critical illness, as on date. I hereby declare that the above statements are true and complete in every respect and that I have not withheld or omitted to give any information that may influence my admission into the Group Insurance Scheme of SBI Life Insurance Co. Ltd. I hereby agree that this declaration shall form the basis of my admission into the Group Insurance Scheme and if any untrue averment be contained therein, I, my heirs, executors, administrators and assignees shall not be entitled to receive any benefits under the Group Insurance Scheme. I hereby agree to your conveying the above particulars regarding my admission into the Group Insurance Scheme to SBI Life. I also permit SBI Life to approach me directly for any clarification and / or other purposes. * Critical Illness is defined as follows: The life to be insured should not: i. have suffered or be suffering from cancer, ii. be taking treatment for heart disease, iii. have undergone or have been advised medically to undergo chest and/or heart surgery within the following six months, iv. have irreversible kidney and/or irreversible liver failure, v. have suffered or be suffering from paralysis, vi. have undergone or been advised to undergo, a major organ transplantation such as heart, lung, liver or kidney, vii. have suffered or be suffering from AIDS or venereal diseases.																<b>Signature of Applicant</b> <div style="border-bottom: 1px solid black; height: 30px; width: 100%;"></div>	
<b>13A. NOMINATION :</b> I wish to nominate the following person/s to receive the proceeds in the event of my death. (With effect from 01/04/2011, for individual investors applying with single holding, Nomination is mandatory. However, in case you do not wish to nominate please sign point 13 B.)																	
<b>Name of the Nominee</b>												<b>Percentage</b>					
<b>Name of the Guardian</b>																	
<b>Relationship</b>								<b>Date of Birth*</b>				<input style="width: 20px; border: 1px solid black;" type="text"/> D <input style="width: 20px; border: 1px solid black;" type="text"/> M <input style="width: 20px; border: 1px solid black;" type="text"/> Y <input style="width: 20px; border: 1px solid black;" type="text"/> Y <input style="width: 20px; border: 1px solid black;" type="text"/> Y <input style="width: 20px; border: 1px solid black;" type="text"/> Y					
<b>Address of Nominee/ Guardian</b>																⊗ <b>Signature of Nominee/Guardian</b> <small>(*Mandatory in case of Minor nominee)</small>	
<b>(To nominate more than one person, please fill nomination form separately)</b>																	

<b>13B. NOMINATION :</b> I do not wish to nominate any person at the time of making the investment.																	
<b>Signature</b>																	

<b>14. DECLARATION &amp; SIGNATURE (SEE NOTE 1)</b> : "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 do not have any existing SIP/Micro SIPs which together with the current Micro SIP application will result in aggregate investments exceeding Rs. 50,000 in a year (applicable to Micro SIP investors 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																	
<b>SIGNATURE(S)</b> Applicants must sign as per mode of holding		⊗				⊗				⊗							
		<b>1st Applicant / Guardian / Authorised Signatory</b>				<b>2nd Applicant / Authorised Signatory</b>				<b>3rd Applicant / Authorised Signatory</b>							
		<b>Date</b>								<b>Place</b>							

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



APPLICATION NO.

**COMMON APPLICATION FORM FOR DEBT AND LIQUID SCHEMES (Please fill in BLOCK Letters)**

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

(SEE NOTE 1)

<b>2. PARTICULARS OF SECOND APPLICANT</b>	(SEE NOTE 1 & 2)
---	------------------

## 2. PARTICULARS OF SECOND APPLICANT

(SEE NOTE 1 & 2)

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

### 3. PARTICULARS OF THIRD APPLICANT

(SEE NOTE 1 & 2)

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

#### 4. GENERAL INFORMATION – Please ( ✓ ) wherever applicable

(SEE NOTE 1 m & n)

5. CONTACT DETAILS	(SEE NOTE 1 )
--------------------	---------------

## 5. CONTACT DETAILS

(SEE NOTE 1 )

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

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

(SEE NOTE 3)

7. DIRECT CREDIT OF DIVIDEND/ REDEMPTION										(SEE NOTE 6)
--	--	--	--	--	--	--	--	--	--	--------------

## 7. DIRECT CREDIT OF DIVIDEND/ REDEMPTION

(SEE NOTE 6)

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

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



## ACKNOWLEDGEMENT SLIP

APPLICATION NO.

(To be filled in by the First applicant/Authorized Signatory) :		(To be filled in by the investor)			Stamp Signature & Date
Received from : _____					
<b>Scheme Name</b>	<b>Options (✓)</b>	<b>Cheque/ DD Amount (Rs.)</b>	<b>Bank and Branch</b>	<b>Cheque / DD No. &amp; Date</b>	
	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Bonus				
Attachments _____		<b>All purchases are subject to realisation of cheque / demand draft</b>			

<b>8. INVESTMENT AND PAYMENT DETAILS : I/We would like to invest in the following Scheme of SBI Mutual Fund</b>										<b>(SEE NOTE 5)</b>	
<b>Scheme Name</b>											
<b>Plans / Sub Plans</b>											
<b>Options (Please ✓)</b> <input type="checkbox"/> Growth <input type="checkbox"/> Bonus <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment											
<b>Dividend Frequency</b> <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually											
<b>Cheque / DD Amount (Rs.)</b>						<b>Drawn on Bank and Branch</b>				<b>Cheque / D.D. No. &amp; Date</b>	
<b>Investment Amount (Rs. in Figures)</b>						<b>Investment Amount (Rs. in Words)</b>					

**For third party cheques please see Note 3 vii.**  
(Please see the Plans & Options and dividend policy details, in the Scheme specific information for Plans/Sub Plans/Options/dividend frequency and dividend mode details before filling the above details).

<b>9. SYSTEMATIC INVESTMENT PLAN (SIP)/ MICRO SIP</b>												<b>(SEE NOTE 12, 13 &amp; 14)</b>															
<input type="checkbox"/> <b>SIP with Cheque</b> <input type="checkbox"/> <b>SIP without Cheque</b>				In case this application is for Micro SIP (Please tick (✓)) <input type="checkbox"/> <b>MICRO SIP</b>																							
<b>1. Payment Mechanism</b> (Please ✓ any one only)				<input type="checkbox"/> <b>Cheques</b> (Please provide the details below)				<input type="checkbox"/> <b>SIP ECS/Direct Debit</b> (Please complete enclosed SIP ECS/Direct Debit Facility Registration cum Mandate Form)																			
				<b>SIP Date (Please ✓)</b> <input type="checkbox"/> 5 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 30 <sup>th</sup> (For February, last business day)								<b>No of SIP Installments</b>															
<b>2. Frequency (Please ✓ any one only)</b>				<input type="checkbox"/> <b>Monthly SIP (Default)</b> <input type="checkbox"/> <b>Quarterly SIP</b>																							
<b>3. SIP Period</b>				From <table border="1" style="display: inline-table; text-align: center;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table> To <table border="1" style="display: inline-table; text-align: center;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table> <input type="checkbox"/> <b>Till further notice*</b>								D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y																				
D	D	M	M	Y	Y	Y	Y																				
<b>4. Cheque(s) Details</b>				<b>No. of Cheques</b>		<b>SIP Installment Amount (in figures)</b>		<b>Cheque Nos</b>		<b>Cheques drawn on</b>																	

<b>10. DOCUMENT DETAILS (in case of Micro SIP) (please note that investors have to provide address proof in addition to photo identification)</b>														<b>(SEE NOTE 14)</b>									
<b>Document Description</b>																							
<b>Document Number (if any)</b>																							
<b>11. ONLY FOR MAGNUM CHILDREN'S BENEFIT PLAN</b>																<b>(SEE NOTE 1 k)</b>							
<b>Name of Mother (Mrs/Ms)</b>																							
<b>Name of Applicant</b> (If different from Parent/Legal Guardian)																							
<b>LOCK IN (Please ✓) :</b> <input type="checkbox"/> Required <input type="checkbox"/> Not Required				<b>REDEMPTION OPTION (Please ✓)</b> <input type="checkbox"/> Lump-sum <input type="checkbox"/> Staggered				<b>Nomination of an alternate child* (Please ✓)</b> <input type="checkbox"/> Required <input type="checkbox"/> Not Required															
<b>Name of Alternate Child</b>																							
<b>Date of Birth of alternate child</b> <table border="1" style="display: inline-table; text-align: center;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>								D	D	M	M	Y	Y	Y	Y	<b>Relationship to the Magnum Holder</b>							
D	D	M	M	Y	Y	Y	Y																

<b>12. ONLY FOR MAGNUM INCOME PLUS FUND</b>																<b>(SEE NOTE 1 k)</b>							
<b>GOOD HEALTH DECLARATION :</b> I declare that I am in sound health, do not have any physical defect/deformity, perform my routine activities independently and, that I have never suffered or have been suffering, or have been hospitalized for any critical illness* or a condition requiring medical treatment for a critical illness, as on date. I hereby declare that the above statements are true and complete in every respect and that I have not withheld or omitted to give any information that may influence my admission into the Group Insurance Scheme of SBI Life Insurance Co. Ltd. I hereby agree that this declaration shall form the basis of my admission into the Group Insurance Scheme and if any untrue averment be contained therein, I, my heirs, executors, administrators and assignees shall not be entitled to receive any benefits under the Group Insurance Scheme. I hereby agree to your conveying the above particulars regarding my admission into the Group Insurance Scheme to SBI Life. I also permit SBI Life to approach me directly for any clarification and / or other purposes. * Critical Illness is defined as follows: The life to be insured should not: i. have suffered or be suffering from cancer, ii. be taking treatment for heart disease, iii. have undergone or have been advised medically to undergo chest and/or heart surgery within the following six months, iv. have irreversible kidney and/or irreversible liver failure, v. have suffered or be suffering from paralysis, vi. have undergone or been advised to undergo, a major organ transplantation such as heart, lung, liver or kidney, vii. have suffered or be suffering from AIDS or venereal diseases.																<b>Signature of Applicant</b>							
<b>13A. NOMINATION : I wish to nominate the following person/s to receive the proceeds in the event of my death. (With effect from 01/04/2011, for individual investors applying with single holding, Nomination is mandatory. However, in case you do not wish to nominate please sign point 13 B.)</b>																		<b>(SEE NOTE 10)</b>					
<b>Name of the Nominee</b>												<b>Percentage</b>											
<b>Name of the Guardian</b>																							
<b>Relationship</b>								<b>Date of Birth*</b>				<table border="1" style="display: inline-table; text-align: center;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>		D	D	M	M	Y	Y	Y	Y	⊗  <b>Signature of Nominee/Guardian</b> (*Mandatory in case of Minor nominee)	
D	D	M	M	Y	Y	Y	Y																
<b>Address of Nominee/ Guardian</b>																							
<b>(To nominate more than one person, please fill nomination form separately)</b>																							

<b>13B. NOMINATION : I do not wish to nominate any person at the time of making the investment.</b>																	
<b>Signature</b>																	

<b>14. DECLARATION &amp; SIGNATURE (SEE NOTE 1)</b> : "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 do not have any existing SIP/Micro SIPs which together with the current Micro SIP application will result in aggregate investments exceeding Rs. 50,000 in a year (applicable to Micro SIP investors 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																	
⊗  <b>Signature(S)</b> Applicants must sign as per mode of holding		⊗						⊗									
		<b>1st Applicant / Guardian / Authorised Signatory</b>						<b>2nd Applicant / Authorised Signatory</b>									
Date								<b>Place</b>									

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

**TRANSACTION SLIP (Please fill in BLOCK Letters)**

ARN & Name of Distributor	Branch Code ( only for SBI and Associate Banks)	Sub-Broker	Reference No. (To be filled by Registrar)

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

**INVESTOR DETAILS (MANDATORY)**

EXISTING FOLIO NO. <input type="text"/>	
Name (Mr/Ms/M/s)	<input type="text"/>
Email ID	<input type="text"/>
Telephone No.	Mobile No.

**PAN DETAILS (Furnishing of PAN together with an attested copy of PAN Card is mandatory)**

First Applicant / Guardian	Second Applicant	Third Applicant
<input type="text"/>	<input type="text"/>	<input type="text"/>
Mandatory Enclosures	Mandatory Enclosures	Mandatory Enclosures
<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement	<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement	<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement

**ADDITIONAL PURCHASE REQUEST**

Scheme Name	<input type="text"/>	
Options	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Bonus	
Cheque / DD Amount (Rs.)	Drawn on Bank and Branch	Cheque / D.D. No. & Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment Amount (Rs. in Figures)	Investment Amount (Rs. in Words)	
<input type="text"/>	<input type="text"/>	

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

Name of Bank	<input type="text"/>	
Branch Name and Address	<input type="text"/>	
City	<input type="text"/>	Pin <input type="text"/>
Account No.	<input type="text"/>	
9 digit MICR Code	(This is 9 digit number next to the cheque number. Please provide a copy of CANCELLED cheque leaf)	
IFS Code	<input type="text"/>	
<b>Account Type (Please ✓)</b> <input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> Other		

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 the investor.

**REDEMPTION REQUEST**

Scheme	<input type="text"/>	Option (Please ✓)
Amount	OR Number of Units <input type="text"/>	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Dividend Reinvestment
	OR <input type="checkbox"/> All units (Please ✓)	

**SWITCH REQUEST**

Amount	OR Number of Units <input type="text"/>	OR <input type="checkbox"/> All units (Please ✓)
From Scheme	To Scheme	
<input type="text"/>	<input type="text"/>	
Option (Please ✓)	Option (Please ✓)	
<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Bonus	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Bonus	

TEAR HERE

**TRANSACTION SLIP - ACKNOWLEDGEMENT**

To be filled in by the Investor

 Folio No. 

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

----- TEAR HERE -----

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



# Know Your Client (KYC) Application Form (For Individuals Only)

Application  
No. :

Please fill this form in **ENGLISH** and in **BLOCK LETTERS** (All Information as applicable in Sections A, B and C below is mandatory)  
This information is sought under the Prevention of Money Laundering Act, 2002, the rules notified thereunder and SEBI's guidelines on Anti Money Laundering.  
For existing Mutual Fund investors, the address(es) furnished herein will be replaced in the records of the Mutual Fund / Authorised Agent. (Refer Notes / Guidelines overleaf)

## A. Identity Details (Please see guidelines A1 to A6 overleaf)

1. Name of Applicant (As appearing in supporting identification document) Title <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Others <input type="text" value="Please specify"/>		Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Name		
Father's Name		
2. Date of Birth <input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>		
3. Nationality <input type="checkbox"/> Indian <input type="checkbox"/> Others <input type="text" value="Please specify"/>		
4. Status Please tick (✓) <input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident: Passport / PIO Card / OCI card No. _____ (Passport copy & overseas address proof mandatory for NRI)		
5. Proof of Identity Permanent Account Number (PAN) (MANDATORY) <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> Please tick (✓) <input type="checkbox"/> Copy of PAN Card attached		

Please affix  
most recent  
colour photograph  
  
30 mm x 40 mm  
Sign across the photograph

## B. Address Details (Please see guidelines B1 to B4 overleaf)

1. Address for Correspondence	
City / Town / Village	Postal Code
State	Country
2. Contact Details	
Tel. (Off.) (ISD) (STD)	Tel. (Res.) (ISD) (STD)
Mobile (ISD) (STD)	Fax (ISD) (STD)
E-Mail Id.	
3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached. <input type="checkbox"/> Latest Land Line Telephone Bill <input type="checkbox"/> Latest Electricity Bill <input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Latest Bank Passbook <input type="checkbox"/> Latest Bank Account Statement <input type="checkbox"/> Latest Demat Account statement <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> Ration Card <input type="checkbox"/> Registered Lease / Sale Agreement of residence <input type="checkbox"/> Any other proof of address document (as listed overleaf)	
4. Permanent Address of Resident Applicant if different from B1 above OR Overseas Address (Mandatory) for Non-Resident Applicant	
City / Town / Village	Postal Code
State	Country
5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached. <input type="checkbox"/> Latest Land Line Telephone Bill <input type="checkbox"/> Latest Electricity Bill <input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Latest Bank Passbook <input type="checkbox"/> Latest Bank Account Statement <input type="checkbox"/> Latest Demat Account statement <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> Ration Card <input type="checkbox"/> Registered Lease / Sale Agreement of residence <input type="checkbox"/> For NRIs - Any other document attested by local authority.	

## C. Other Details (Please see guidelines C1 and C2 overleaf)

1. Gross Annual Income Details Please tick (✓)	
<input type="checkbox"/> Upto Rs. 5,00,000 <input type="checkbox"/> Rs. 5,00,001 to Rs. 25,00,000 <input type="checkbox"/> Rs. 25,00,001 to Rs. 1,00,00,000 <input type="checkbox"/> Rs. 1,00,00,001 to Rs. 5,00,00,000 <input type="checkbox"/> Rs. 5,00,00,001 and above.	
2. a. Occupation Details Please tick (✓) any one	
<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector / Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife	
<input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others (Please specify) _____	
b. If the following is additionally applicable to you Please tick (✓) as applicable	
<input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (PEP)	
For definition of PEP, please refer guideline C3 overleaf	

## DECLARATION

I hereby confirm that I have read and understood the Instructions mentioned overleaf and apply to CDSL Ventures Limited ("CVL") or other agent of the mutual fund registered under the SEBI (Mutual Funds) Regulations, 1996 for compliance of Know Your Client (KYC) procedure for transacting in units issued by Mutual Funds and I agree to abide by the terms, conditions, rules, regulations and other statutory requirements applicable to the respective Mutual Funds. I hereby declare that the particulars given herein are true, correct and complete to the best of my knowledge and belief, the documents submitted along with this application are genuine and I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any Notifications, Directions issued by any governmental or statutory authority from time to time. I hereby undertake to promptly inform CVL / the mutual fund agent of any changes to the information provided hereinabove and agree and accept that CVL, the respective Mutual Funds, their authorised agents and representatives ("the Authorised Parties") are not liable or responsible for any losses, costs, damages arising out of any actions undertaken or activities performed by them on the basis of the information provided by me as also due to my not intimating / delay in intimating such changes. I hereby authorize CVL / the mutual fund agent to disclose, share, remit in any form, mode or manner, all / any of the information provided by me to the respective Mutual Funds in which I may transact / have transacted and / or to their authorised agents and representatives including all changes, updates to such information as and when provided by me. I hereby agree to provide any additional information / documentation that may be required by the Authorised Parties, in connection with this application. I hereby confirm that this is a unique KYC application and I have not applied for KYC in the past.

## SIGNATURE OF APPLICANT

Place :   
Date :

For  
Office  
Use  
Only

Stamp of POS  
(Name & Location)  
& Receiver's Signature

Name and Employee Number of Receiver

☐ (Originals Verified) Self Certified Document copies received  
☐ (Attested) True copies of documents received

KYC Ref.



## IMPORTANT NOTES - PLEASE READ BEFORE FILLING UP THE FORM

- This Application Form is meant to enable a person to comply with the client identification programme laid down by the Prevention of Money Laundering Act, 2002 (PMLA) hereinafter referred to as Know Your Client (KYC) requirements. It is for use by **INDIVIDUALS** only. A separate form is provided for non-individual entities such as Hindu Undivided Family (HUF), Corporates, Trusts, Societies, etc.
- This form is not an Investment Application Form, and is only meant for providing information and documents required for KYC compliance. Applicant must be KYC compliant while investing with any SEBI registered Mutual Fund which has subscribed to the services of CDSL Ventures Limited (CVL) for compliance of the KYC procedure. A list of participating Mutual Funds is available on the website of AMFI at [www.amfiindia.com](http://www.amfiindia.com).
- Subscription to participating Mutual Fund Units may be made only after obtaining the KYC Acknowledgement at their respective designated Points of Acceptance / Investor Service Centres.
- Each Unitholders / Investors must attach their KYC Acknowledgement along with the Investment Application Form(s) / Transaction Slip(s) while investing for the first time in every folio. Applications Forms / Transaction Slips not accompanied by KYC Acknowledgement are liable to be rejected by the participating Mutual Funds.
- Joint Holders:** Joint holders need to be individually KYC compliant before they can invest with any participating Mutual Fund. e.g. in case of three joint holders, all holders need to be KYC compliant and copies of each holder's KYC Acknowledgement must be attached to the investment application form with any Mutual Fund.
- Minors:** In case of investments in respect of a Minor, the Guardian should be KYC compliant and attach their KYC Acknowledgement while investing in the name of the minor. The Minor, upon attaining majority, should immediately apply for KYC compliance in his/her own capacity and intimate the participating Mutual Fund(s) concerned, in order to be able to transact further in his/her own capacity.
- Power of Attorney (PoA) Holder:** Investors desirous of investing through a PoA must note that the KYC compliance requirements are mandatory for both the PoA issuer (i.e. Investor) and the Attorney (i.e. the holder of PoA), both of whom should be KYC compliant in their independent capacity and attach their respective KYC Acknowledgements while investing.
- If an individual becomes a Mutual Fund Investor due to an operation of law, e.g., transmission of units upon death of an investor, the claimant / person(s) entering the Register of Unitholders of the participating Mutual Fund(s) will be required to be KYC compliant before such transfer can take place.
- The KYC process requires investors to provide their Proof of identity (PAN card copy only) and Proof of Address (any valid documents listed in section B of the KYC Application Form) to comply with KYC requirements. Participating Mutual Funds reserve the right to seek any additional information / documentation in terms of the PMLA at any point of time.
- Participating Mutual Funds/ CVL will not be liable for any errors or omissions on the part of the applicant / Unit holders in the KYC Application Form. Documents received in support of KYC requirements will be verified at the designated "Points of Service" (PoS), on a best effort basis. However acceptance and processing of the KYC Application Form is subject to independent verification by CVL. In the event of any KYC Application Form being rejected for lack of information / deficiency / insufficiency of mandatory documentation, etc. CVL will inform the applicant of such rejection.
- The participating Mutual Fund, its Asset Management Company (AMC), Trustee Company and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios / rejection of any application / non-allotment of units or mandatory redemption of units / refund due to non-compliance with the provisions of the PMLA, SEBI guidelines or where the AMC / Mutual Fund believes that transaction(s) by an applicant / investors is / are suspicious in nature within the purview of the PMLA and SEBI guidelines and requires reporting the same to Financial Intelligence Unit - India (FIU-IND).
- Once the investor is KYC compliant, he will be required to intimate his/her KYC details to all the participating Mutual Funds with whom he/she has investments. The KYC Compliance will be deemed to have been completed for the investor in all folios held by him/her (identified by his/her PAN) in the records of the participating Mutual Fund.
- In case of NRI, details of overseas address along with proper proof for the same & passport copy are mandatory documents.

## GUIDELINES FOR FILLING UP THE KYC APPLICATION FORM

### General

- The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS**.
- Please tick in the appropriate box wherever applicable.
- Please fill the form in legible handwriting so as to avoid errors in your application processing. Please do not overwrite. Corrections should be made by canceling and re-writing, and such corrections should be counter-signed by the applicant.
- Applications incomplete in any respect and/or not accompanied by required documents are liable to be rejected.
- Applications complete in all respects and carrying necessary documentary attachments should be submitted at the designated PoS. A complete list of PoS is available on the website of AMFI at [www.amfiindia.com](http://www.amfiindia.com), [www.cdsindia.com](http://www.cdsindia.com) and [Mutual Fund websites](http://www.mutualfund.com).
- You are required to submit a Proof-of-Identity document and a Proof-of-Address document for each address filled by you in this form. Documents submitted to support Identity and Address should be
  - Proof of Identity**
    - Original PAN Card + Self-attested photocopies (Originals will be returned over-the-counter after verification)
  - Proof of Address**
    - Original Documents + Self-attested photocopies (Originals will be returned over-the-counter after verification) **OR**
    - True Copies attested by a Notary Public / Gazetted Officer / Manager of a Scheduled Commercial Bank or Multinational Foreign Banks (Name, Designation and Seal should be affixed on the copy). Unattested photocopies of an original document are not acceptable
    - If the above documents including attestation / certifications are in regional language or foreign language then the same has to be translated into English for submission.

### A. Identity Details

- Name: Please state your name as Title (Mr/Mrs/Ms/Dr/Commander/etc.), First, Middle and Last Name in the space provided. **This should match with the name as mentioned in the PAN card failing which the application is liable to be rejected. If the PAN card has a name by which the applicant has been known differently in the past, than the one provided in this application form, then requisite proof should be provided e.g. marriage certificate, or gazetted copy of name change.**
- Date of Birth: Please ensure that this matches with the Date of Birth as indicated in the PAN card.
- Nationality: Foreign Nationals are not allowed to apply, unless they are Non-Resident Indians (NRIs) or Persons of Indian Origin (PIO).
- Status: Please tick your current residential status.
- Please affix most recent colour photograph and sign across the photograph.

### B. Address Details

- Address for Communication: Please provide here the address where you wish to receive all communications sent by the participating Mutual Funds with whom you invest. **The address you give here will supercede existing information in the records of the participating Mutual Fund / Registrars and Transfer Agent to the participating Mutual Fund. This address should match with the address in the 'Proof-of-Address' submitted as supporting document; otherwise the KYC Application Form is liable to be rejected.**
- Contact Details: Please provide your Telephone / Email contact details. The contact details given by you here **will not supercede** existing information in the records of the participating Mutual Fund / Registrars and Transfer Agent to the participating Mutual Fund. You will have to independently communicate the same to them in case of any change(s).
- Proof of Address Documents: Please note that **each** of the two addresses mentioned by you will need to be supported by a 'Proof-of-Address' bearing your or your spouses' / parents

(documents to establish relationship also to be submitted) name as supporting documents. Please tick the 'box as applicable, for the document provided by you. You may attach any one of the following documents (Any document having an expiry date should be valid on the date of submission):

• Latest\* Land Line Telephone Bill • Latest\* Electricity Bill • Passport • Driving License • Latest\* Bank Passbook • Latest\* Bank Account Statement • Voter Identity Card • Ration Card • Latest\* Demat Account Statement • Registered Lease / Sale Agreement of residence • Proof of Address issued by Bank Managers of Scheduled Commercial Banks / Multinational Foreign Banks / Gazetted Officer / Notary Public / Elected Representatives to the Legislative Assembly / Parliament / Any other document approved by AMFI as a valid address proof.  
\* These documents should not be more than three months old as on the date of submission of this form.

- Permanent Address / Overseas Address: If you are a Resident Indian, and your Permanent address is different from the one mentioned in the Address for Correspondence, please state it here. If you are a Non-Resident Indian or a Person of Indian Origin, it is mandatory for you to state your Overseas Address here.

### C. Other details

- Gross Annual Income details: Please tick the applicable box indicating your Gross Annual Income (including both taxable and tax-free incomes).
- Occupation details: Please indicate your current occupation by ticking the one most applicable to you. You are required to fill up the next section, if it additionally applies to you.
- Politically Exposed Persons (PEP)** are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

**After you have completed filling up the KYC Application Form, please submit the same along with the entire set of supporting documents to any designated PoS. Please also submit a photocopy of the Form for acknowledgement purpose, which you can retain for your records.**

**Other important notes, after the KYC Acknowledgement is issued to you:**

- Please preserve the document from CVL which confirms your KYC compliance. You will need to attach photocopies of this document when you invest for the first time in every folio, in any participating Mutual Fund.
- If you observe any error in the details captured by CVL, you are requested to approach your nearest designated PoS.
- If you are already holding investments in any participating Mutual Funds, please provide a copy of your KYC acknowledgement, giving details of your folio / account numbers to such Funds or their Registrars. Please note that your signature on the KYC Application Form should match with that on the records of the participating Mutual Funds.
- In respect of new investors, signature on the Application Form for investing / transacting in participating Mutual Fund should match with that on this KYC Application Form.
- After allotment of KYC compliance, if there are any changes in an Applicant's details such as Name, Address, Status, Income bracket, Occupation or Signature, the change should be registered with CVL through a designated PoS expeditiously, by using the KYC Details Change Form. **It should be noted that only after such registration will the change be reflected in the participating Mutual Fund's records. Particularly with respect to change of address, investors should register such change giving 10 days time for the subsequent communications from participating Mutual Funds to reach them at their new address.** Original / Attested copies of documents supporting the change will be required to be submitted together with the KYC Details Change Form. **For any other investment related information or changes thereto, the applicant should approach the participating Mutual Funds or their Registrars.**

**Investors Applying for KYC, Please Submit the KYC Documents on A4 Size Paper Only.**

## CHECKLIST

(Before submitting this form, please go through the following checklist)

- Please ensure that the form is completed in all respects and signed by you.
- Please affix your recent photograph and sign across the photograph.
- Please attach your PAN card as proof of Identity. This should be a photocopy plus original for verification.
- Please attach a Proof of Address Document (one for each distinct address). These should be either original + photocopies or attested / notarised photocopies.
- If you are an NRI, you must mention your overseas address in B(4).
- Please submit a photocopy of the duly completed KYC Application Form.

**For assistance or enquiries please approach the Point of Service where you had submitted your KYC Application Form.**

## Know Your Client (KYC) Application Form (For Non-Individuals Only)

Application  
No. :

**Please fill in ENGLISH and in BLOCK LETTERS (All Information as applicable in Sections A, B and C below is mandatory)**  
The information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and SEBI's guidelines on Anti Money Laundering.  
For existing Mutual Fund investors, the address(es) furnished herein will be replaced in the records of the Mutual Fund / Authorised Agent. (Refer Notes / Guidelines overleaf)

## A. Identity Details (Please see guidelines A1 to A4 overleaf)

**1. Name of Applicant** (Please write complete name as per Certificate of Incorporation / Registration; leaving one box blank between 2 words. Please do not abbreviate the Name).

[illegible]

## B. Address Details (Please see guidelines B1 to B3 overleaf)

1. Address for Correspondence

City / Town / Village																				Postal Code									
State										Country																			

## 2. Contact Details

[illegible]

3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

☐ Latest Land Line Telephone Bill   ☐ Latest Electricity Bill   ☐ Latest Bank Account Statement   ☐ Latest Demat Account statement   ☐ Registered Lease / Sale Agreement of Office Premises  
☐ Registration Certificate issued under Shops and Establishments Act   ☐ Any other proof of address document (as listed overleaf) (Please specify)

4. Permanent / Registered Address of Applicant (in case of Overseas Address, Proof of Address is a must) - Mandatory for Flls

City / Town / Village										Postal Code									
State										Country									

5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

☐ Latest Land Line Telephone Bill   ☐ Latest Electricity Bill   ☐ Latest Bank Account Statement   ☐ Latest Demat Account statement   ☐ Registered Lease / Sale Agreement of Office Premises  
☐ Registration Certificate issued under Shops and Establishments Act   ☐ Any other proof of address document (as listed overleaf) (Please specify)

## C. Other Details (Please see guidelines C1 and C2 overleaf)

1. Gross Annual Income Details Please tick (✓)

☐ Upto Rs. 50,00,000 ☐ Rs. 50,00,001 to Rs. 2,50,00,000 ☐ Rs. 2,50,00,001 to Rs. 10,00,00,000 ☐ Rs. 10,00,00,001 to Rs. 50,00,00,000 ☐ Rs. 50,00,00,001 and above.

2. Mandatory Certified Documents to be submitted, as applicable (Please tick (✓) against documents attached)

i. Hindu Undivided Family (HUF) ☐ Deed of Declaration ☐ Latest Bank Passbook / Latest Bank account statement

- ii. Company / Body Corporates

☐ Certificate of Incorporation ☐ Memorandum & Articles of Association ☐ Resolution of the Board of Directors  
☐ Authorised Signatory List with specimen signatures

iii. Partnership firms

☐ Certificate of Registration ☐ Partnership deed ☐ Documents entitling authority to invest  
☐ Authorised Signatory List with specimen signatures

iv. Trusts, foundations, NGOs, Charitable Bodies, Clubs / Mutual Fund Schemes

v. Unincorporated association or a body of individuals ☐ Proof of Existence / Constitution Document ☐ Documents evidencing authority to invest

v. Unincorporated association of a body of individuals

vi. Foreign Institutional Investors (FIIs) ☐ Letter and Certificate of Registration issued by SEBI ☐ Authorised Signatory list with specimen signature

vii. Scheduled Commercial Banks and Registered Financial Institutions not incorporated under the Companies Act, 1956 / Regulatory Bodies / Army / Government Bodies / Any other bodies created / incorporated / registered under state or central legislation being eligible to invest in Mutual Funds

viii. **Limited Liability Partnership** ☐ LLP Agreement ☐ Certificate of Incorporation by RoC

## DECLARATION

We hereby confirm that we have read and understood the Instructions mentioned overleaf and apply to CDSL Ventures Limited ('CVL') or other agent of the mutual fund registered under the SEBI (Mutual Funds) Regulations, 1996 for compliance of Know Your Client (KYC) procedure for transacting in units issued by Mutual Funds and we agree to abide by the terms, conditions, rules, regulations and other statutory requirements applicable to the respective Mutual Funds. We hereby declare that the particulars given herein are true, correct and complete to the best of our knowledge and belief, the documents submitted along with this application are genuine and we are not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any Notifications, Directions issued by any governmental or statutory authority from time to time. We hereby undertake to promptly inform CVL / the mutual fund agent of any changes to the information provided hereinabove and agree and accept that CVL, the respective Mutual Funds, their authorised agents and representatives ('the Authorised Parties') are not liable or responsible for any losses, costs, damages arising out of any actions undertaken or activities performed by them on the basis of the information provided by us as also due to us not intimating / delay in intimating such changes. We hereby authorize CVL / the mutual fund agent to disclose, share, remit in any form, mode or manner, all / any of the information provided by us to the respective Mutual Funds in which we may transact / have transacted and / or to their authorised agents and representatives including all changes, updates to such information as and when provided by us. We hereby agree to provide any additional information / documentation that may be required by the Authorised Parties, in connection with this application.

**SIGNATURE(S) OF  
AUTHORISED PERSON(S)**

Place :	
Date :	

\*Please note that the KYC Application Form and overleaf instructions should be printed on the same page (back to back). If printed separately then both the pages should be attached and signed by the applicant.

For  
Office  
Use  
Only

☐ (Originals Verified) Self Certified Document copies received

☐ (Attested) True copies of documents received

KYC Ref.

## IMPORTANT NOTES – PLEASE READ BEFORE FILLING UP THE FORM

1. This KYC Application Form is for use by **NON-INDIVIDUALS** only. A separate form is provided for **INDIVIDUALS**.
2. This form is not an Investment Application Form, and is only meant for providing information and documents required for KYC compliance. Applicant must be KYC compliant while investing with any SEBI registered Mutual Fund which has subscribed to the services of CDSL Ventures Limited (CVL) for compliance of the KYC procedure. A list of participating Mutual Funds is available on the website of AMFI at [www.amfiindia.com](http://www.amfiindia.com).
3. Subscription to participating Mutual Fund Units may be made only after obtaining the KYC Acknowledgement at their respective designated Points of Acceptance / Investor Service Centres.
4. Investors must attach their KYC Acknowledgement along with the Investment Application Form(s) / Transaction Slip(s) while investing for the first time in every folio. Applications Forms / Transaction Slips not accompanied by KYC Acknowledgement are liable to be rejected by the participating Mutual Funds.
5. **Power of Attorney (PoA) Holder:** Investors desirous of investing through a PoA must note that the KYC requirements are mandatory for both the PoA issuer (i.e. Investor) and the Attorney (i.e. the holder of PoA), both of whom should be KYC compliant.
6. Participating Mutual Funds require investors to provide their identity and address information, supported by documentary evidence for the "Know Your Client" requirements laid down by the Prevention of Money Laundering Act, 2002 (PMLA). They reserve the right to seek any

additional information / documentation in terms of the PMLA at any point of time.

7. Participating Mutual Funds/ CVL will not be liable for any errors or omissions on the part of the applicant / Unit holders in the KYC Application Form. Documents received in support of KYC requirements will be verified at the designated "Points of Service" (PoS) on a best effort basis. However acceptance and processing of the KYC Application Form is subject to independent verification by CVL. In the event of any KYC Application Form being rejected for lack of information / deficiency / insufficiency of mandatory documentation, etc. CVL will inform the applicant of such rejection.
8. The participating Mutual Fund, its Asset Management Company (AMC), Trustee Company and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing of folios / rejection of any application / non-allotment of units or mandatory redemption of units / refund due to non-compliance with the provisions of the PMLA, SEBI guidelines or where the AMC / Mutual Fund believes that transaction(s) by an applicant / investors is / are suspicious in nature within the purview of the PMLA and SEBI guidelines and requires reporting the same to Financial Intelligence Unit - India (FIU-IND).
9. Once the investor is KYC compliant, it will be required to intimate its KYC details to all the participating Mutual Funds with whom it has investments. The KYC Compliance will be deemed to have been completed for the investor in all folios held by it (identified by its PAN) in the records of the participating Mutual Fund.

## GUIDELINES FOR FILLING UP THE KYC APPLICATION FORM

### General

1. The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS**.
2. Please tick in the appropriate box wherever applicable.
3. Please fill the form in legible handwriting so as to avoid errors in your application processing. Please do not overwrite. Corrections should be made by canceling and re-writing, and such corrections should be countersigned by the applicant.
4. Applications incomplete in any respect and / or not accompanied by required documents are liable to be rejected.
5. Applications complete in all respects and carrying necessary documentary attachments should be submitted at the designated PoS. A complete list of PoS is available on the website of AMFI at [www.amfiindia.com](http://www.amfiindia.com), [www.cdsindia.com](http://www.cdsindia.com) and Mutual Fund websites.

### A. Identity Details

1. Name : This should match exactly with the name as mentioned in the PAN Card and other supporting documents; otherwise the application is liable to be rejected. If the PAN Card and other supporting document has a name by which the applicant has been known differently in the past, than the one provided in this Application Form, then requisite proof should be provided, e.g. Name Change Certificate.
2. Please mention the date of incorporation or registration of your organisation. If your company is listed on the National Stock Exchange of India Limited, please mention the scrip symbol.
3. Please indicate the Status as applicable.
4. It is **MANDATORY** to mention your PAN in the space provided and attach a self attested photocopy of the PAN Card. Please also submit your original PAN Card which will be returned across the counter after verification.

### B. Address Details

1. Address for Communication : Please provide here the address where you wish to receive all communications sent by the participating Mutual Funds with whom you invest. The address you give here will supercede existing information in the records of the participating Mutual Fund / Registrars and Transfer Agent to the participating Mutual Fund. This address should match with the address in the 'Proof-of-Address' submitted as supporting document; otherwise the KYC Application Form is liable to be rejected.
2. Contact Details: Please provide the Contact Person's Name / Telephone / E-mail contact details for the participating Mutual Fund to communicate with you. The contact details given by you here **will not supercede** existing information in the records of the participating Mutual Fund / Registrars and Transfer Agent to the participating Mutual Fund. You will have to independently communicate the same to them in case of any change(s).
3. Permanent Address / Registered Address / Overseas Address: Fills / other entities must quote their Permanent Overseas Address supported by required documents duly certified.
4. Proof of Address Documents : Please note that **each** of the two addresses mentioned by you will need to be supported by a 'Proof-of-Address' bearing your name as supporting documents. Please tick the box as applicable, for the document provided by you. You may attach any one of the following documents (Any document having an expiry date should be valid on the date of submission):

• Latest Land Line Telephone Bill • Latest Electricity Bill • Latest Bank Passbook • Latest Bank Account Statement • Latest Demat Account Statement • Registered Lease / Sale Agreement of office premises • Proof of Address issued by Bank Managers of Scheduled Commercial Banks / Multinational Foreign Banks / Gazetted Officer / Notary Public / Elected Representatives to the Legislative Assembly / Any other document approved by AMFI as a valid address proof • Registration Certificate issued under Shops and Establishments Act  
Documents having an expiry date should not be more than three months old as on the date of submission of this form.

### C. Other Details

1. Gross Annual Income details: Please tick the applicable box indicating your Gross Annual Income (including both taxable and tax-free incomes).
2. All documents indicated here are **MANDATORY**.
3. **Politically Exposed Persons (PEP)** are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.
  - Original Documents + Self-attested photocopies (Originals will be returned over-the-counter after verification) **OR**
  - True Copies attested by Company Secretary / Director / Notary Public / Gazetted Officer / Manager of a Scheduled Commercial Bank (Name, Designation and Seal should be affixed on the copy). Unattested photocopies of an original document are not acceptable.
  - If the above documents including attestation / certifications are in regional language or foreign language then the same must be translated into English for submission.

**After you have completed filling up the Form, please submit the same along with the entire set of supporting documents to any designated PoS. Please also submit a photocopy of the Form for acknowledgement purposes, which you can retain for your records.**

**Other important notes, after the KYC Acknowledgement is issued to you:**

1. Please preserve the document from CVL which confirms your KYC compliance. Please attach photocopies of this document when you invest for the first time in every folio, in any participating Mutual Fund.
2. If you observe any error in the details as captured by CVL, you are requested to approach the nearest designated PoS.
3. If you are already holding investments in any participating Mutual Fund, please provide a copy of your KYC acknowledgement, giving details of your folio / account numbers to such Funds or their Registrars. Please note that your signature on the KYC Application Form should match with that on the records of the participating Mutual Fund.
4. In respect of new investors, signature on the Application Form for investing / transacting in participating Mutual Fund should match with that on this KYC Application Form.
5. After allotment of KYC compliance, if there are any changes in an Applicant's details such as Name, Address, Status, Income bracket, Occupation or Signature, the change should be registered with CVL through a designated PoS expeditiously, by using the KYC Details Change form. **It should be noted that only after such registration will the change be reflected in the participating Mutual Fund's records. Particularly with respect to change of address, investors should register such change giving 10 days time for the subsequent communications from participating Mutual Funds to reach them at their new address. Original / Attested copies of documents supporting the change will be required to be submitted together with the KYC Details Change Form. For any other investment related information or changes thereto, the applicant should approach the participating Mutual Funds or their Registrars.**

## CHECKLIST

(Before submitting this Form, please go through the following checklist)

1. Please ensure that the form is completed in all respects and signed by the authorised signatories.
2. Foreign Institutional Investors must mention their overseas address in B(2).
3. Please attach all required documents. These should be either original + photocopies or attested / notarised photocopies.
4. Please submit a photocopy of the duly completed KYC Application Form.

**For assistance or enquiries please approach the Point of Service where you had submitted your KYC Application Form.**



## 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; **BANGALORE:** SBIMF Investors Service Centre, 1st Floor, Block I, SBI, LHO, Campus, 65, State Bank Road, Opp. Museum Road Post Office, Bangalore-560001, Tel: (080)22123784; **BHILAI:** SBIMF Investors Service Centre, F-7 Commercial Complex, Uttar Gangotri, Supela, G.E. Road,Bhilai-490 023, Tel: (0788) 2273261, 2272344; **BHOPAL:** SBIMF Investors Service Centre, 133, Kay Kay Business Centre, Above City Bank, M.P.Nagar Zone -I, Bhopal-462011; Tel: (0755) 2557341; **BHUBANESHWAR:** SBIMF Investors Service Centre, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneswar-751001, Tel: (0674)2392401/501; **CHANDIGARH:** SBIMF Investors Service Centre, State Bank of India, Local Head Office, 1st Floor, Sector - 17B, Chandigarh-160017, Tel:(0172)2709728; **CHENNAI:** SBIMF Investor Service Centre,Sigapi Achi Building Ii Floor,18/3, Marshalls Road, Rukmani Lakshmiipathy Road,Egmore,Chennai - 600 008, Tel: (044) 28543382/3383, 2854 3384/3385; **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; **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; **GOA:** SBIMF Investor Service Centre, Ground Floor, Kamat Chambers, Opp. Neptune Hotel, Panaji Goa 403 001. Tel: (0832) 2235283 / 6642475; **GURGAON:** SBIMF Investor Service Centre, Vatika First India Place,Tower B,Ground Floor,Block A,Sushant Lok Phase I, M G Road, Gurgaon-122002, Tel: (0124) 4200828; **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; **HYDERABAD:** SBIMF Investors Service Centre, 1st Floor, State Bank of India, Local Head Office, Koti, Hyderabad-500195, Tel: (040) 24756241; **INDORE:** SBIMF Investors Service Centre, 215-216 City Centre, 2nd Floor, 570 M.G. Road, Indore-452001.Tel: (0731)2541141; **JAIPUR:** SBIMF Investors Service Centre, 1st Floor,SBI Tonk Road Branch,Near Times of India Building,Tonk Road, Jaipur-302015, Tel: (0141) 2740016/2740061; **KANPUR:** SBIMF Investor Service Centre, C/o State Bank of India, C/O Sbi C & I Division - Main Branch M. G. Road Kanpur, Tel : (0512) 2331631; **KOLKATA:** SBIMF Investors Service Centre, Jeevandeep Bldg,No 1, Middleton Street, , 9th Floor, Kolkatta-700 001, Tel: 22882342/22883767/ 22883768; **LUCKNOW:** SBIMF Investors Service Centre, G-16, Kasmande House,2, Park Road, Hazratganj, Lucknow-226 001, Tel : (0522) 2286741,2286742; **LUDHIANA:** SBIMF Investor Service Centre, C/o. State Bank of India, 1st Floor, Main Branch, Civil Lines, Ludhiana-141 001, Tel : (0161)2449849; **MUMBAI:** SBIMF Investors Service Centre, Ilaco House, 2nd Floor, P. M. Road, Near Citi Bank, Fort, Mumbai-400 001, Tel: (022) 66532800; **NAGPUR:** SBIMF Investors Service Centre, Shreeram Towers, 1st Floor, Unit No 133, Beside NIT Building, Kingsway, Nagpur-440001.Tel : (0712) 6458368; **NEW DELHI:** SBIMF Investors Service Centre, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel: (011) 23466666; **PATNA:** SBIMF Investors Service Centre, SBI Main Branch, West Gandhi Maidan, Patna-800001, Tel: (0612) 3242047; **PUNE:** SBIMF Investors Service Centre, Madhuri Kishor Chambers, 3rd Floor, Near Passport Office, Senapati Bapat Road, Pune-411016, Tel:(020)25670961; **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; **SURAT:** SBIMF Investors Service Centre ,Athugar Street, Higher Ground Floor,Meghratna Complex, Nanpura, Surat – 395 001, Tel: (0261) 2462764/ 3994800/ 6646555; **THRIVANTHAPURAM:** SBIMF Investor Service Centre, Ground Floor, SBI Zonal Office, LMS Compound, Vikas Bhavan P O, Thiruvananthapuram-695033, Tel: (0471) 6457051 ,6457053; **VADODARA:** SBIMF Investors Service Centre, 101 - 105, Glacier Complex,Near Pizza In, Jaselpur Road, Vadodara - 390007, Tel: (0265) 2323010; **VIJAYAWADA:** SBIMF Investors Service Centre,Investors Service Centre,DNO.29-6-23, 1st Floor,Sri Raja Rajeswari Complex,Ramachandra Rao Road,Suryaopeta,Vijayawada – 520 002. Tel : (0866) 2436113 / 2438217

## SBIMF INVESTOR SERVICE DESKS

**AGRA:** SBIMF Investors Service Desk, SBI Main Branch, Chipitola, Agra-282001, Tel: (0562) 32555061,4008091, Cell: 9319124365; **AJMER:** SBIMF Investor Service Desk, C/o SBI Special Branch, Ajmer - 305001, Tel: (0145) 2426284, Cell: 9829067357; **ALLAHABAD:** UG-13, Vashishta Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad- 211001, Tel: (0532) 2261028, Cell:09838070470; **AMRITSAR:** SBIMF Investors Service Desk, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001, Tel : (0183) 2221755, Cell: 9855008415; **ANAND:** SBIMF Investors Service Desk,C/o State Bank of India,Nr D N High School,Station Road, Anand - 388 001, Tel: (02692) 243210, Cell: 9638046060; **AURANGABAD:** SBIMF Investors Service Desk, Viraj Complex, Opp Big Cinema,Above Sbi Atm, Khadkeshwar,Aurangabad - 431001, Tel: (0240) 3244781, Cell:9890014781; **BAREILLY:** SBIMF Investors Service Desk, State Bank of India, Administrative Office, Ist Floor, MPST Cell,C-143, Civil Lines, Bareilly- 243001, Tel:(078) 30111140; **BATHINDA:** SBIMF Investor Service Desk, State Bank of India, 1st Floor, A.D.B. Branch, Guru Kashi Marg, Bhatinda-151001, Cell: 9914208415; **BAVNAGAR:** SBIMF Investors Service Desk, C/o SBI Waghawadi Road Branch, "Shubham Complex", opp. Gulista Ground,Waghawadi Road, Bhavnagar-364002, Tel: (0278) 25632488, Cell:09979920842; **BELGAUM:** SBIMF Investor Service Desk, C/o.SBI Main Branch, Near Railway Station Camp, Belgaum 590001, Tel:(0831) 2422463, Cell: 9980972463; **BELLARY:** SBIMF Investor Service Desk, C/o. SBI commercial Branch, Station Road Bellary-583101, Cell: 9740072463; **CALICUT:** SBIMF Investor Service Desk, C/o SBI , 2nd Floor, Aydeed Complex, YMCA Cross Road, Calicut - 673001, Tel: (0495) 2768270, 4020079, Cell: 9995806400; **CUTTACK:** SBIMF Investor Desk, 3rd Floor, City Mart, Above Vishal Mega Mart, Bajra Kabati Road, Cuttack-753001, Tel:(0671) 2422972, Cell: 9437079792; **DEHRADUN:** SBIMF Investors Service Desk, SBI Main Branch, 4, Convent Road, Dehradun-248001, Tel:(0135) 2651719, Cell: 9412992892; **DHANBAD:** SBIMF Investor Desk, C/o. State Bank of India, Main Branch, Bank More, Dhanbad-826001, Tel: (0326) 2301545, Cell: 9304823015; **DHARAMSHALA** : BIMF Investor Service Desk, Camp Office , State bank of India Regional Business office, Centre Point Building, Civil Line Dharamshala, Cell: 9805344257; **DURGAPUR:** SBIMF Investors Service Desk, C/o State Bank of India ,City Centre Branch, Durgapur-713216, Tel: 2544191/192, Cell: 9800867455; **FARIDABAD :** SBIMF Investors Service Desk, C/o. SBI Commercial Br, 65, Neelam Bata Road, Near Mahalaxmi Hotel, NIT Faridabad, Haryana – 121001, Tel:(0129) 4030661, Cell: 9999029351; **FEROZEPUR:** SBIMF Inveator Service Desk, C/o State Bank of India, RBO , 120 Church Road, Ferozepur Cantonment, Ferozepur - 152001, Cell: 9855008415; **GHAZIABAD:** SBIMF Investor Service Desk, SIB Branch, Ist Floor, Navyug Market, Ghaziabad -201001, Tel:(0120) 2797582, Cell: 9958448124; **GHORAKHPUR:** SBIMF Investors Service Desk, C/o State Bank of India, Gorakhpur Branch, Bank Road, Gorakhpur (U.P.) PIN-273001, Tel: (0551) 2203378, Cell:9918001822; **GWALIOR:** SBIMF Investors Service Desk, C/o State Bank of India, Gwalior Main Branch, Bada, Lashkar Gwalior-474001, Tel:(0751) 2447272, Cell: 9977500199; **HISSAR:** SBI Funds Management Pvt. Ltd., SBIMF Investors Service Desk, 42, Red Square Market, Nr. Hotel Regency, Hisar -125001, Haryana, Tel:(01662) 238415, Cell:9729008415; **HUBLI :** SBIMF Investor Service Desk, C/o SBI, Post Box No.7, 1st Floor, Keshwapur, Hubli-580 023,Tel:(0836) 2368477, Cell: 9900136273; **JABALPUR:** SBIMF Investor Service Desk, C/ o SBI Personal Banking Branch, Near Bus Stand, Napier Town, Jabalpur-482001, Tel: 0761-2450542, Cell: 9977500198; **JALANDHAR:** SBIMF Investors Service Desk, C/o. State Bank of India, Main Branch, 39-A, Green Park, Cool Road, Jalandhar, Tel:(0181) 2238415, Cell: 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, Cell: 9906909643; **JAMNAGAR:**SBIMF Investors Service Desk, C/O SBI Main Branch, New Super Market, Jamnagar,-361001, Tel: (0288) 2660104, Cell: 997986990; **JAMSHEDPUR:** SBIMF Investors Service Desk, C/o SBI Bistupur, 1st Floor,Main Branch,Jamshedpur-831001 Tel: (0657) 2440446, Cell: 9934360079; **JHANSI:** SBIMF Investors Service Desk, C/o SBI Main Barnch, Near Elite Crossing, Jamshedpur- 284001, Tel: (0510) 2330298, Cell: 9838476959; **JODHPUR:** SBIMF Investors Service Desk, 201, Shree Plaza,658 Residency Road, Sardarpura, Jodhpur-342003, Tel:(0291) 2611928, Cell: 9929098355; **KOLHAPUR:** SBIMF Investor Service Desk, 3rd Floor, Ayodhya Towers,, Station Road, Kolhapur-416 001, Tel: (0231) 2680880, Cell: 9325663494; **KOTA:** SBIMF Investor Service Desk, SBI Main Branch, Chawani Choraha, Kota - 324 005, Tel: (0744)2390631, Cell : 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), Cell: 9562008100; **MADURAI:** SBIMF Investors Service Desk, Ist Floor Suriya Towers,273, Goodshed Street, Madurai-625001, Tel: (0452) 4374242; Cell: 9894009779; **MANGALORE:** SBIMF Investors Service Desk, C/o State Bank Of India - Arya

Samaj Road Branch, Balmatta, Mangalore - 575003, Tel: (0824)2445892, Cell:9880272463; **MEERUT:** SBIMF Investors Service Desk, C/O SBI Zonal Office, Garh Road, Meerut-250005, Cell: 9927239025; **MORADABAD:** SBIMF Investor Service Desk, C/o SBI Main Branch, Civil Lines, Moradabad-244001, Tel: (0591) 2411411, Cell 9719004343; **MUZZAFFARPUR:** SBIMF Investor Service Desk, 3rd Floor , Poddar Complex, SBI Regional Business Office,Opp Jubba Shani Park, Muzaffarpur - 842002, Tel: 9473199059; **MYSORE:** SBIMF Investor Service Desk, Mothikhana Building, 1st Floor, New Sayyaji Rao Road, Mysore 570024, Tel:(0821)4242919, Cell: 9900150919; **NASHIK:** SBIMF Investors Service Desk, Shop No-1,Shivneri Hieghts,Vise Mala,Near Ramdas Colony Garden, Nashik-422005, Tel: (0253) 6575888/2232553, Cell: 9823310253; **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, Cell: 9592008415; **PANIPAT:** SBIMF Investors Service Desk,C /O State Bank of India ,Main Branch, G T Road Panipat, Tel: (0180) 2648415, Cell: 9896152400; **PATIALA:** SBIMF Investors Service Desk,C /O State Bank of India ,Main Branch, Chotti Baradari, The Mall, Patiala - 147001, Tel: (0175) 2300058, Cell: 9814488415; **PONDICHERRY:** C/o State Bank of India, ADB Branch, Kamaraj Salai, Pondicherry - 605 013, Cell: 9445196934; **RAIPUR:** SBIMF Investor Service Desk, C/o. SBI Main Branch, Jaisthambh Chowk, Raipur, Tel: (0771)2543355, Cell: 9826633577; **RAJAHMUNDRY:** SBIMF Investors Service Desk, C/o, SBH Main Branch, T Nagar, Rajahmundry – 533 101, Tel: (0883) 2434002, Cell:9959911874; **RAJKOT:** SBIMF Investors Service Desk, C/o SBI Rajkot Main Branch, 1st Floor, Jawahar Road, Rajkot - 360 001, Tel: (0281)2239437, Cell: 9825504876; **ROURKELA:** SBIMF Investors Service Desk,C/o. State Bank of India, Panposh Road, Civil Township, Rourkela - 769004 SBI -R.I.E Branch Panposh Road,Civil Township Rourkela-769004, Tel: (0661) 2400299, Cell: 9437061978; **SALEM:** SBIMF Investors Service Desk, SBI Funds Management Pvt Ltd.,Nakshatra Trade Mall”, No.55/ 1,Ramakrishna Raod,Near Gopi Hospital,Salem-636007, Tel: (0427) 4552289, Cell: 97158 88008; **SAMBALPUR:** SBI Mutual Fund, State Bank of India, Sambalpur Main Branch,Sambalpur, Dist.sambalpur, Orissa-768001, Tel: (0663) 2410001, Cell: 9437477730; **SHIMLA:** SBIMF Investors Service Centre, Ganeshayan Building -2 Nd Floor,Beside Sky Star Building,Sevoke Road,Siliguri-734001, Tel: (0353) 2537065, Cell: 9933035302; **SRIGANGANAGAR:** SBIMF Investors Service Desk, SBI Main Branch,Ravinder Path,Sri Ganganagar.335001, Cell: 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, Cell: 9906909642; **THIRUCHIRAPALLI:** SBIMF Investor Service Desk, State Bank of India,MICR Branch, Asha Arcade, 73,Promenade Road, Cantonment, Trichy-620001, Tel: (0431) 4000667, Cell: 9941541119; **THRISSUR:** SBIMF Investors Service Desk, **TINSUKIA:** SBIMF Investors Service Desk, 3rd Floor, State Bank of India ,Tinsukia Branch, S.R. Lohia Road,Tinsukia, Assam Pin-786125, Tel: (037)42332365, Cell: 9957722157; **TIRUNELVELI:** SBI MF Investor Service Desk,182 E, Shop no 7,Arunagiri Uma Complex, S.N.High Road, Tirunelveli - 627001, Tel: (0462) 4220023, Cell: 98410 68673; **TIRUPATI:** SBIMF Investor Service Desk, C/O SBI Korlagunta Branch,Near Leelamahai Junction, Tirupathi-517501, Tel: (0877)6450828, Cell: 9959911975; **UDAIPUR:** SBIMF Investors Service Desk, SBI City Branch,Bapu Bazaar,Near Delhi Gate, Udaipur-313001, Cell: 9928191961; **VALSAD:** C/o SBI-Station Road Branch, 1st Floor Saakar Building, Station Road, Valsad-396001, Cell: 9979895440; **VARANASI:** SBIMF Investors Service Desk, 2nd Floor, Banaras TVS Bulding,, D-58/12, A-7, Sibra, Varanasi-221010, Tel: (0542) 2222492, Tel: 9984507831; **VISHAKAPATNAM:** SBIMF Investor Service Desk, C/o.SBI Main Branch, Near Rednam Circle, Vishakhapatnam- 530 020 Tel: (0891) 3293018, Cell:9848411546; **WARANGAL:** SBIMF Investors Service Desk, 1st Floor, SBH Zonal Office, JPN Street, Warangal-506002, Cell: 9959911873

### SBIMF INVESTOR SERVICE POINT

**BORIVALI :** SBIMF Investors Service Point, Shop No 16, Star Trade Centre, Sodawala Lane, Nr, Chamunda Circle, Borivali West-400092, Tel: (022) 28927551, 28922741; **KALYAN :** SBIMF Investors Service Point, Shop No. 25, Madhav Commercial Complex, Station Road, Kalyan (W), Kalyan – 421 302, Tel : (0251) 2311980 & 2311850; **NEHRU PLACE :** SBIMF Investors Service Point, SBI, 40 Bakshi House, Nehru Place, New Delhi-110018, Tel: (011) 26224606, Cell: 9999029354; **NOIDA:** SBIMF Investors Service Point, GF-07 ansal fortune arcade K- block, Sector – 18, Noida – U P NOIDA-201301, Tel: (0120) 4232214, Cell: 9999029356; **PITAM PURA:** SBIMF Investor Service Point,H-4/G-10,Vardhman NX Plaza,Netaji Subhash Place,Delhi-110034, Tel: (011) 23751974, Cell: 9999029353; **THANE :** SBIMF Investors Service Point, Shop No 1, Kashinath CHS , Ghantail Road Nr Ghatntali Devi Mandir, Naupada, Thane-400602, Tel: (022) 25401690,25414594.

### CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

**AGARTALA:** Advisor Chowmuhan (Ground Floor), Krishnanagar, Agartala 799001, Tel: 381-9862923301. **AGRA:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra 282002, Tel: 0562-324 0202. **AHMEDABAD:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad 380 006, Tel: 079-3008 2468. **AHMEDNAGAR:** 203-A,Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar 414 001, Tel: 241-3204221. **AJMER:** AMC No. 423/30, Near Church, Brahampuri,Opp T B Hospital . , Jaipur Road, Ajmer 305001, Tel: 0145-329 2040. **AKOLA:** Opp. RLT Science College, Civil Lines, Akola 444001, Tel: 724-3203830. **ALIGARH:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh 202001, Tel: 571-3200301. **ALLAHABAD:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad 211001, Tel: 0532-329 1273. **ALLEPPEY:** Bldg. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey 688011, Tel: 477-3209718. **ALWAR:** 256A, Scheme No:1, Arya Nagar, Alwar 301001, Tel: 0144-3200451. **AMARAVATI:** 81, Gulsham Tower, 2<sup>nd</sup> Floor, Near Panchsheel Talkies, Amaravati 444601, Tel: 0721-329 1965. **AMBALA:** Opposite PEER, Bal Bhavan Road, Ambala, 721 134003, Tel: 171-3247437. **AMRITSAR:** SCO - 18J, ` C' Block, Ranjit Avenue, Amritsar 143001, Tel: 0183-325 7404. **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 515 001 , Tel: 8554-326980. **ANDHERI (PARENT: MUMBAI ISC):** 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri ( E), Andheri 400069, Tel: 22-25261431. **ANGUL:** Similipada, Angul 759122, Tel: 6764-329976. **ANKLESHWAR:** Shop No - F -56, First Floor,Omkar Complex, Opp Old Colony,Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch 393002, Tel: 02646-310206. **ASANSOL:** Block – G 1<sup>st</sup> Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol 713303, Tel: 0341-329 5235. **AURANGABAD:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad 431001, Tel: 0240-329 5202. **BAGALKOT:** No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumtagi Motors, Station Road, Near Basaveshwar Circle, Bagalkot 587 101, Tel-0 93791 85477. **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. **BAREILLY:** F-62-63, Butler Plaza, Civil Lines, Bareilly 243001, Tel: 581-3243172. **BASTI:** Office no 3, Ist 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:** No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary 583103, Tel: 08392-326848. **BERHAMPUR:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur 760001, Tel: 0680-3203933. **BHAGALPUR:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur 812002, Tel: 641-3209093. **BHARUCH (PARENT: ANKLESHWAR TP):** F-108, Rangoli Complex, Station Road, Bharuch 392001, Tel-9825304183. **BHATINDA:** 2907 GH,GT Road, Near Zila Parishad, BHATINDA 151001, Tel: 164-3204511. **BHAVNAGAR:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar 364002, Tel: 0278-3208387. **BHILAI:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai 490020, Tel: 0788-3299 040. **BHILWARA:** Indraparstha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara 311001, Tel: 01482-320809. **BHIWANI:** 24-25, Ist floor, City Mall, Hansi Gate, Bhiwani 127021, Tel: 1664-326358. **BHOPAL:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal 462011, Tel: 0755-329 5878. **BHUBANESWAR:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar,Unit 3, Bhubaneswar 751 001, Tel: 0674-325 3307. **BHUJ:** Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch 370001, Tel: 02832-320762. **BHUSAWAL (PARENT: JALGAON TP):** 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal 425201, Tel:



- **BIKANER:** F 4,5 Bothra Complex, Modern Market, Bikaner 334001, Tel: 151-3201590. **BILASPUR:** Beside HDFC Bank, Link Road, 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 7001. **C.R.AVENUE (PARENT: KOLKATA ISC):** 33, C.R Avenue, 2nd floor, Room No.13, Kolkata 700012, Tel-9339746915. **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. **CHANDRAPUR:** Above Mustafa Decor, Hakimi Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur 442 402, Tel: 7172-313885. **CHENNAI:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600 034, Tel: 044-39115 561. **CHENNAI (OMR):** Ground Floor, 148 Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, Chennai 600097, Tel: 44-30407144. **CHHINDWARA:** Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara 480 001, Tel: 7162-321163. **CHITTORGARH:** 187 Rana Sanga Market, Chittorgarh 312001, Tel: 1472-324118. **COCHIN:** Door No. 64/5871 - D, 3<sup>rd</sup> Floor, Ittoop's Imperial Trade Center, 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: 0671-329 9572. **DARBHANGA:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga 846001, Tel: 6272-326988. **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 1357. **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: 0326-329 0217. **DHARMAPURI:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri 636 701, Tel: 4342-310303. **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. **ELURU:** No 23 B-4-73, Andhra Bank Lane, Opp Srinivasa Theatre, Ramachandra Rao Peta, Eluru 534002, Tel: 8812-320991. **ERODE:** 197, Seshaiyer Complex, Agraharam Street, Erode 638001, Tel: 0424-320 7730. **FAIZABAD:** 64 Cantonment, Near GPO, Faizabad 224001, Tel: 5278-310664. **FARIDHABAD:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad 121001, Tel: 0129-3241148. **FIROZABAD:** Shop No. 19, 1st Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad 283203, Tel: 5612-321315. **GANDHIDHAM:** Grain Merchants Association Building, Grain Merchants Association Building, Gandhidham 370 201, Tel: 2836-313031. **GHAZIABAD:** 113/6 I Floor, Navyug Market, Gazhiabad 201001, Tel: 0120-3266917. **GOA:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) 403 001, Tel: 0832-325 1755. **GONDAL (PARENT RAJKOT):** Kailash Complex, Wing -A, Office No. 52, Bus stand Road, Near Gundala Gate, GONDAL 360 311, Tel: 0281-329 8158. **GONDIA:** Shri Talkies Road, Gondia 441601, Tel: 7182-321680. **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 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 2873. **HALDIA:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia 721 602, Tel: 3224-320273. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani 263139, Tel: 5946-313500. **HAZARIBAG:** Municipal Market, Annanda Chowk, Hazaribagh 825301, Tel: 6546-320251. **HIMMATNAGAR:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar 383 001, Tel: 2772-321080. **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar 125001, Tel: 1662-329580. **HOSHIARPUR:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur 146 001, Tel: 1882-321081. **HOSUR:** Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur 635109, Tel: 04344-321002. **HOWRAH (PARENT: KOLKATA ISC):** Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah 711106, Tel-9331737444. **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. **ICHALKARNAJI (PARENT KOLHAPUR):** 12/178, Behind Congress Committee Office, Ichalkarnaji 416 115, Tel: 231-3209356. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore 452 001, Tel: 0731-325 3692. **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. **JALANDHAR:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar 144001, Tel: 0181-3254883. **JALGAON:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon 425001, Tel: 0257-3207118. **JALNA C.C. (PARENT: AURANGABAD):** Shop No: 11, 1st Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road, Jalna 431 203, Tel: -. **JAMMU:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu 180004, Tel: 0191-9906082698. **JAMNAGAR:** 217/218, Manek Centre, P.N. Marg, Jamnagar 361008, Tel: 0288-329 9737. **JAMSHEDPUR:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur 831001, Tel: 0657-329 4594. **JAUNPUR:** 248, FORT ROAD, Near AMBER HOTEL, Jaunpur 222001, Tel: 5452-321630. **JHANSI:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi 284001, Tel: 510-3202399. **JODHPUR:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur 342003, Tel: 0291-325 1357. **JUNAGADH:** Circle Chowk, Near Choksi Bazar Kaman,, Gujarat, Junagadh 362001, Tel: 0285-3200909. **KADAPA:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa 516 001, Tel: 8562-322469. **KAKINADA:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada 533 001, Tel: 884-320 7474. **KALYANI:** A - 1/50, Block - A, Dist Nadia, Kalyani 741235, Tel: 033-32422712. **KANCHIPURAM:** New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram 631 501, Tel: 44-37210001. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talap, 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. **KARIMNAGAR:** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar 505 001, Tel: 878-3205752. **KARNAL (PARENT :PANIPAT TP):** 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal 132001, Tel-9813999809. **KARUR:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur 639002, Tel: 4324-311329. **KATNI:** NH 7, Near LIC, Jabalpur Road, BARGAWAN, KATNI 483 501, Tel: 7622-322104. **KESTOPUR (PARENT: KOLKATA CSC):** AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kolkata, Kestopur 700101, Tel: -. **KHAMMAM:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM 507 001, Tel: 8742-323972. **KHANNA:** Shop No :- 3, Bank of India Building, Guru Amar Dass Market, Khanna 141401, Tel: 1628-322440. **KHARAGPUR:** H.NO.291/1, WARD NO-15, MALANCH MAIN ROAD, OPPOSITE UCO BANK, Kharagpur 721301, Tel: 3222-323984. **KOLHAPUR:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001, Tel: 0231-3209 732. **KOLKATA:** "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata 700 071, Tel: 033-32550760. **KOLLAM:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam 691001, Tel: 474-3248376. **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, Thekkummootil, Kottayam 686001, Tel: 0481-3207 011. **KUMBakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam 612001, Tel: 435-3201333. **KURNOOL:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool 518 004, Tel: 8518-312 978. **LATUR:** Vypari Dharm Shala, Office No. 2, 2nd Floor, Above: Mahesh Unnai Hospital, Nr.Kamdar petrol Pump, Latur 413531, Tel: 2382-341927. **LUCKNOW:** Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow 226 001, Tel: 0522-391 8000. **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana 141 002, Tel: 0161-301 8000. **MADURAI:** 86/71A, Tamilsangam Road, Madurai 625 001, Tel: 0452-325 1357. **MALDA:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, 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. **MANIPAL:** Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal 576104, Tel: 0820-325 5827. **MAPUSA (PARENT ISC : GOA):** Office no.CF-8, 1st Floor, Business Point, Above



Bicholim Urban Co-op Bank, Angod, Mapusa 403 507, Tel-9326126122. **MARGAO:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao 403 601, Tel: 832-322 4761. **MATHURA:** 159/160 Vikas Bazar, Mathura 281001, Tel: 0565-3207007. **MEERUT:** 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250002, Tel: 0121-325 7278. **MEHSANA:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana 384 002, Tel: 2762-323985. **MOGA:** Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga 142001, Tel: 1636-310088. **MORADABAD:** B-612 'Sudhakar', Lajpat Nagar, Moradabad 244001, Tel: 0591-329 7202. **MUMBAI:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai 400 023, Tel: 022-30282468. **MUZZAFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur 842001, Tel: 0621-3207504. **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore 570009, Tel: 0821-3206991. **NADIAD (PARENT TP: ANAND TP):** 8, Ravi Kiran Complex, Ground Floor Nanakumbhath Road, Nadiad 387001, Tel: -. **NAGPUR:** 145 Lendra, New Ramdaspath, Nagpur 440 010, Tel: 0712-325 8275. **NAMAKKAL:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal 637001, Tel: 4286-322540. **NANDED:** Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded 431 605, Tel: 2462-315980. **NANDYAL:** Shop No.: 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, NANDYAL 518 501, Tel: 8514-322131. **NASIK:** Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik 422005, Tel: 0253-329 7084. **NAVSARI:** Dinesh Vasani & Associates, 103 - Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chinnabai Road, Navasari 396445, Tel: 02637-327709. **NELLORE:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore 524001, Tel: 0861-329 8154. **NEW DELHI:** 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaught Place, New Delhi 110 001, Tel: 011-3048 2471. **NIZAMABAD:** D. No. 5-6-209, Saraswathi Nagar, NIZAMABAD 503001, Tel: 8462-310007. **NOIDA:** B-20, Sector - 16, Near Metro Station, Noida 201301, Tel: 120-3043335. **ONGOLE:** # 1, ARN Complex, Kurnool Road, ONGOLE 523 001, Tel: 8592-322708. **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad 678 001, Tel: 491-3261114. **PALANPUR:** Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur 385 001, Tel: 2742-321810. **PANIPAT:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat 132103, Tel: 0180-325 0525. **PATHANKOT:** 13 - A, Ist Floor, Gurjeet Market, Dhangu Road, Pathankot 145001, Tel: 186-3205010. **PATIALA:** 35, New Lal Bagh Colony, Patiala 147001, Tel: 0175-329 8926. **PATNA:** G-3 Ground Floor, OM Vihar Complex, SP Verma Road, Patna 800 001, Tel: 0612-325 5284. **PONDICHERY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry 605001, Tel: 0413-421 0030. **PORBANDAR:** II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar 360575, Tel: 286-3207767. **PRODDATUR:** Dwarakmayee, D No 8/239, Opp Saraswathi Type Institute, Sreeramula Peta, Proddatur 516360, Tel: 8564-321010. **PUNE:** Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune 411 004, Tel: 020-3028 3005. **RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli 229001, Tel: 535-3203360. **RAIPUR:** HIG,C-23, Sector - 1, Devendra Nagar, Raipur 492004, Tel: 0771-3296 404. **RAJAHMUNDRY:** Cabin 101 D.no 7-27-4, 1<sup>st</sup> Floor Krishna Complex, Baruvari Street, T Nagar, Rajahmundry 533101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, 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 6202. **RATLAM:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam 457001, Tel: 07412-324829. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri 415 639, Tel: 2352-322940. **ROHTAK:** 205, 2<sup>nd</sup> Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak 124001, Tel: 01262-318687. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee 247667, Tel: 1332-312386. **ROPAR:** SCF - 17 Zail Singh Nagar, Ropar 140001, Tel: 1881-324761. **ROURKELA:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela 769001, Tel: 0661-329 0575. **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar 470 002, Tel: 7582-326711. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathii Gate, Court Road, Saharanpur 247001, Tel: 132-3255589. **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 (PARENT: KOHLAPUR):** Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli 416416, Tel-9326016616. **SATARA:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara 415002, Tel: 2162-320926. **SATNA:** 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, SATNA 485 001, Tel: 7672-320896. **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur 242001, Tel: 5842-327901. **SHILLONG:** LDB Building,1st Floor, G.S.Road, Shillong 793001, Tel: 364-222265. **SHIMLA:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla 171001, Tel: 177-3204944. **SHIMOGA:** Nethravathi, Near Gutti Nursing Home, Kuvenpura Road, Shimoga 577 201, Tel: 8182-322 966. **SILIGURI:** No 7, Swamiji Sarani, Ground Floor, Ground Floor,Hakimpara, Siliguri 734001, Tel: 0353-329 1103. **SIRSA:** Gali No:1, Old Court Road, Near Railway Station Crossing, Sirsa 125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near Arya Kanya School, Sitapur 261001, Tel: 5862-324356. **SOLAN:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan 173 212, Tel: 1792-321074. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur 413001, Tel: 0217-3204201. **SONEPAT:** Shopo No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonapat 131 001, Tel: 130-3203021. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar 335001, Tel: 154-3206580. **SRIRAKULAM:** Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Sriakulam 532 001, Tel: 8942-321 900. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur 228 001, Tel-9389403149. **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. **SURENDRANAGAR:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar 363035, Tel: 2752-320231. **TANJORE:** 1112, West Main Street, Tanjore 613 009, Tel: 4362-319022. **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. **TINSUKIA:** Sanairan Lohia Road,1st Floor, Tinsukia 786 125, Tel: 374-2336742. **TIRUNELVELI:** 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli 627001, Tel: 0462-320 0308. **TIRUPATHI:** Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi 517501, Tel: 0877-3206887. **TRICHUR:** Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East), Trichur 680001, Tel: 0487-325 1564. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy 620018, Tel: 0431-329 6906. **TRIVANDRUM:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum 695004, Tel: 0471-324 0202. **TUTICORIN:** 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main,Palayamkottai Road, Tuticorin 628 008, Tel: 461-3209960. **UDAIPUR:** 32 Ahinsapuri, Fatehpura Circle, Udaipur 313004, Tel: 0294-329 3202. **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 384 170, Tel: -. **VADODARA:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390 007, Tel: 0265-301 8032. **VALSAD:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad 396001, Tel: 02632-324 202. **VAPI:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi 396195, Tel: 260-3201249. **VARANASI:** C 27/249 - 22A, Vivekanand Nagar Colony, Malldhaiya, Varanasi 221002, Tel: 0542-325 3264. **VELLORE:** No:54, Ist Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore 632004, Tel: 0416-3209017. **VERAVAL:** Opp. Lohana Mahajan Wadi, Satta Bazar, Veraval 362 265, Tel: 2876-322900. **VIJAYAWADA:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada 520 010, Tel: 0866-329 9181. **VISAKHAPATNAM:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam 530 016, Tel: 0891-329 8397. **WARANGAL:** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal 506001, Tel: 0870-320 2063. **WARDHA:** Opp. Raman Cycle Industries, Krishna Nagar, Wardha 442 001, Tel: 7152-327735. **YAMUNA NAGAR:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar 135 001, Tel: 1732-316880. **YAVATMAL:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma 445 001, Tel: 7232-322780.