

Asset Management Company :

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

Mutual Fund :**KEY INFORMATION MEMORANDUM**

SBI DEBT FUND SERIES

A close ended debt scheme

SBI Debt Fund Series B - 22 (1100 Days)

Product Labeling	
This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none"> Regular income over long term. Investment in Debt/Money Market Instrument/Govt. Securities. 	

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

OFFER OF UNITS OF RS. 10 EACH FOR CASH DURING THE NEW FUND OFFER

SCHEME	TENURE	NEW FUND OFFER OPENS	NEW FUND OFFER CLOSES
SBI Debt Fund Series B - 22 (1100 Days)	1100 Days	July 13, 2015	July 15, 2015

Sponsor : State Bank of India

Trustee Company : SBI Mutual Fund Trustee Company Pvt. Ltd. (CIN: U65991MH2003PTC138496)

Asset Management Company : SBI Funds Management Pvt. Ltd., (CIN: U65990MH1992PTC065289)

Address : 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.

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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 SBIFMPL branches or distributors or from the website www.sbimf.com.

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

Stock Exchange Disclaimer:

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

Type of Scheme	A Close Ended Debt Scheme																																																												
Investment Objective	The scheme endeavours to provide regular income and capital growth with limited interest rate risk to the investors through investments in a portfolio comprising of debt instruments such as Government Securities, PSU & Corporate Bonds and Money Market Instruments maturing on or before the maturity of the scheme. There is no assurance or guarantee that the scheme's objective will be achieved.																																																												
Name of the scheme	SBI Debt Fund Series B - 22 (1100 Days)																																																												
Asset Allocation Pattern	The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner																																																												
	Instruments	Indicative allocations (% of total assets)		Risk Profile																																																									
		Minimum	Maximum	High/Medium/Low																																																									
	Debt *	60%	100%	Low to medium																																																									
	Money market securities	0%	40%	Low to medium																																																									
	* Exposure to domestic securitized debt may be to the extent of 40% of the net assets. The Scheme shall not invest in ADR/GDR/ Foreign securities / foreign securitized debt. The Scheme shall not invest in derivative, including credit default swap (CDS). The Scheme shall invest in repo in corporate debt. The Scheme shall not engage in short selling/securities lending.																																																												
	Floor & ceiling within a range of 5% of the intended allocation against each sub-class of asset:																																																												
	The scheme SBI Debt Fund Series B-22 (1100 Days) shall invest in various securities/ instruments as mentioned below with the ratings mentioned against the type of instrument. As per SEBI circular Cir/IMD/DF/12/2011 dated August 01, 2011, the scheme is allowed to invest within a range of 5% of the intended allocation (floor and cap) against each sub asset class/credit rating as follows:																																																												
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	<table border="1"> <thead> <tr> <th style="text-align: center;">Credit rating</th> <th>AAA</th> <th>A1+</th> <th>AA</th> <th>A</th> <th>BBB</th> <th>Credit rating (not Applicable)</th> </tr> </thead> <tbody> <tr> <td>Instruments</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>CDs</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>CPs</td> <td></td> <td>0% - 5%</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>NCDs</td> <td></td> <td></td> <td>95% -100%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Securitized debt</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Government of India dated securities/State Government Securities</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0%-5%</td> </tr> <tr> <td>CBLO, Treasury Bills / Cash Management Bills and reverse repos.</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Credit rating	AAA	A1+	AA	A	BBB	Credit rating (not Applicable)	Instruments							CDs							CPs		0% - 5%					NCDs			95% -100%				Securitized debt							Government of India dated securities/State Government Securities						0%-5%	CBLO, Treasury Bills / Cash Management Bills and reverse repos.										
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2. Securities with rating A and AA shall include A+ and A- & AA+ and AA- respectively.																																																													
3. All investments shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered.																																																													
4. Scheme can invest in same instruments having higher credit rating than the credit rating indicated in the above table.																																																													

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	<ol style="list-style-type: none"> 5. In case of non-availability of and taking into account the risk-reward analysis of CPs, NCDs (including securitized debt), the scheme may invest in CDs of highest ratings (A1+) (public sector banks as well as private sector banks), TBills, CBLO & Repos on Government Securities / Tbill. Such deviation may exist till suitable NCD/CP of desired credit quality are not available 6. At the time of building up the portfolio post NFO and towards the maturity of the scheme, there may be a higher allocation to cash/cash equivalents 7. In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the scheme portfolio will be rebalanced within 30 days from the date of said deviation 8. There shall be no deviation between the intended allocation and actual allocation post the New Fund Offer period, except for the situation stated in (4), (5), (6) and (7) above.
Investment Strategy	<p>Investments under the scheme would be made only in securities which mature on or before the date of the maturity of the Scheme. The scheme has the flexibility to invest in the entire range of debt instruments and would seek to minimise interest rate risk while avoiding credit risks. The issuer selection for credit exposure would be based on financial parameters such as Turnover, Net Worth, Gearing, Interest Coverage Ratio and Profitability track record. Companies in the investment universe are initially screened on the basis of Management quality, Business and Industry analysis & Feedback from creditors/ Rating agencies. Companies which meet the initial screening norms are then evaluated on the financial norms for consideration in the investment. The scheme would make investment in securities in the investment universe based on market spreads and liquidity, so as to match the investment horizon with the scheme maturity. Investment in sovereign papers would be based on interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data and trends in macro variables such as credit growth, liquidity, money supply growth, fiscal numbers and the global interest environment.</p> <p>Features differentiating among different schemes of the series are as follows:</p> <p>Liquidity: In normal market situation, short term papers have very high liquidity compared to long term papers.</p> <p>Yield to Maturity: In normal market conditions, the yield of the portfolio constructed with shorter term papers will be lower than longer term papers.</p> <p>Yield Curve: Yield to maturity for certain term to maturities may be higher or lower depending upon the prevalent market conditions.</p> <p>Purchasing Power: The relative activeness of the scheme will also change with the inflation expectations for the term to maturity of that scheme.</p> <p>Credit Quality: The credit quality of debt instruments vary under changing market conditions and firm specific growth and stability factors. The scheme launched at different times may bear different credit risk and hence generate unequal returns.</p>
Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:</p> <ol style="list-style-type: none"> a. Risk associated with investing in securitised debt: Investment in securitised debt is subject to liquidity risk, limited recourse, Delinquency & Credit Risk, Risks due to possible prepayments, risk due to bankruptcy of the Originator or Seller etc. b. Risk associated with Close Ended Scheme: <ul style="list-style-type: none"> In a close ended scheme, redemption / repurchase shall not be allowed prior to maturity of the Scheme. Redemption will be allowed only on maturity of the Scheme. Scheme will mature at the end of the close ended period. For liquidity purpose units of the scheme are to be listed on Stock Exchange. Investors who wish to trade on the exchange and Investors wishing to exit / redeem before the scheduled

	<p>maturity may do so through stock exchange mode where the scheme will be listed. For the units listed on the exchange it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units and investor may not get the desired return. Also there may not be sufficient liquidity on the stock exchange for the investors to exit from the stock exchange mode.</p> <p>c. Risk factors associated with repo transactions in corporate debt securities:</p> <p>Corporate Bond Repo transactions are currently done on OTC basis and settled on non- guaranteed basis. Credit risks could arise if the counterparty does not return the security as contracted on due date. The liquidation of underlying bonds in case of counterparty default would depend on the liquidity of the bond and market conditions at that time. This risk is largely mitigated, as the choice of counterparties is largely restricted and also haircuts are applicable on the underlying bonds depending on credit ratings. Also operational risks are lower as such trades are settled on a DVP basis. In the event of the scheme being unable to pay back the money to the counterparty as contracted in case of transactions as a borrower, the counter party may dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the Mutual Fund. Thus, the scheme may in remote cases suffer losses. This risk is normally mitigated by better cash flow planning to take care of such repayments.</p> <p>d. Debt & money market securities investments under the scheme may also be subject to the following risks:</p> <ol style="list-style-type: none"> I. Credit risk: Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuers' ability to meet the obligations. II. Liquidity Risk pertains to how saleable a security is in the market. If a particular security does not have a market at the time of sale, then the scheme may have to bear an impact depending on its exposure to that particular security. III. Interest Rate risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/ rise. However if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk. IV. Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
Risk Control	<p>Investments in debt and money market securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification. In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market. Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.</p>

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	<p>For risk control, the following may be noted:</p> <p>Liquidity risks: The liquidity of the Scheme’s investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.</p> <p>Interest Rate Risk: Changes in interest rates affect the prices of bonds. If interest rates rise the prices of bonds fall and vice versa. A well-diversified portfolio may help to mitigate this risk. Additionally, the fund will invest in securities maturing on or before the maturity of the fund. Hence, while the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the scheme.</p> <p>Volatility risks: There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification. Further, the fund will invest in a basket of debt and money market securities maturing on or before maturity of the fund with a view to hold them till the maturity of the fund. To that extent the Volatility risk will be mitigated in the scheme.</p> <p>Credit Risks Credit risk shall be mitigated by investing in rated papers of the companies having the sound back ground, strong fundamentals, and quality of management and financial strength of the Company.</p>
<p>Credit Evaluation Policy</p>	<p>Credit Analysis is a bottom up approach starting with looking at each individual issuer, industry, terms and covenants of a particular issue, etc. Individual issuer level exposures are taken only after approval from investment committee, i.e. issuer becoming part of “Accepted Credit Universe”. A team of credit analyst will do a detailed analysis and prepare an initiation note to introduce an issuer to the universe.</p> <p>For every issuer we focus on 4 Cs of credit - Capacity, Character, Collateral & Covenants Key focus areas are: Management Quality, Financial Analysis, Business Analysis, Industry Analysis, Regulatory Environment, Feedback from Creditors, Other Issues; auditor report and qualifications, etc Regular management interaction at various levels, supported by plant visits, interaction with rating agencies is part of the process. Once a credit limit is set, it is regularly monitored based on internal Tier classification.</p>
<p>Plans /Options</p>	<p>The scheme would have two plans viz. Direct Plan & Regular Plan.</p> <p>Direct Plan: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in Section IV - Fees and Expenses - B. - Annual Recurring Expenses of the SID. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.</p> <p>Eligible investors: All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p>Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through</p>

	<p>Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors].</p> <p>How to apply:</p> <ul style="list-style-type: none"> Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form. Investors should also indicate "Direct" in the ARN column of the application form. <p>Regular Plan:</p> <p>This Plan is for investors who wish to route their investment through any distributor. Both plans will have two options Growth and Dividend option. Dividend option will have the facility of Payout & Transfer. Under Dividend Transfer facility, investors will have the option to transfer dividend declared in the SDFS, in any of the open ended scheme of SBIMF. Dividend Transfer facility will be available to NFO investors only.</p> <p>Growth will be the default option & dividend payout will be default facility.</p> <p>The default plan in following cases will be:</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under direct plan from the date of application with any exit load.</p>			Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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Switch In	Investors can switch into the Scheme from the existing Schemes of SBI Mutual Fund (subject to completion of Lock-in Period, if any) during the New Fund Offer Period.																																						
Switch Out	Investors can switch out from the scheme only at the time of the maturity of the scheme. Investors have the option of giving switch request at the time of investment itself, for switching the entire corpus on SDFS maturity to any open ended scheme of the SBIMF. If investor has opted for switch out at the time of investment & wishes to change the switch out option, investor has to give the written request, 30 days in advance before the maturity date.																																						
Applicable NAV (after the scheme opens for repurchase and sale)	No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Redemption will be allowed on maturity of the scheme. Investors can trade on the exchange and Investors wishing to exit may do so, through BSE Limited or any other stock exchange where the scheme will be listed.																																						
Minimum Application Amount	Purchase	Additional Purchase	Repurchase																																				
	Rs. 5000/- and in multiples of Re. 1 thereafter	N.A.	N.A.																																				
Listing	Units of the scheme will be listed on the BSE Limited within 5 business days from the date of allotment. Further, the AMC may at its discretion list the units on any other stock exchange.																																						

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Dematerialisation	Investors have the option to hold the units in demat form in addition to account statement. Since the scheme is going to be listed and no direct repurchase facility is available with the Mutual Fund, investors who intend to trade in units are required to have a Demat Account and hold the units in the dematerialised form only.	
Despatch of Repurchase (Redemption) request	Within 10 business days from the date of maturity.	
Benchmark Index	Crisil Short Term Bond Fund Index	
Liquidity Facility	No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. However, the Scheme provides for liquidity through listing on the BSE Limited (and/or any other recognized stock exchange where the units are listed). Unit-holders who intend to avail of the facility to trade in units are required to have a Demat Account.	
Dividend Policy	Dividend declaration under the dividend option of the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees and no returns are assured under the scheme.	
Fund Manager	Mr. Rajeev Radhakrishnan	
Trustee Company	SBI Mutual Fund Trustee Company Private Limited	
Performance of the scheme	This scheme does not have any performance track record.	
Custodian	SBI-SG Global Securities Services Pvt. Ltd.	
Waiver of Load for Direct Applications	Pursuant to SEBI Circular No. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore the procedure for waiver of load for direct applications is no longer applicable.	
Expenses of the scheme (i) Load Structure	New Fund Offer Period	Continuous Offer
	Entry load : N.A Exit load : N.A	Entry load : N.A Exit load : N.A
(i) Recurring Expenses	<p>Maximum Limit for recurring expenses under Regulations 52 are as under:</p> <ul style="list-style-type: none"> i) 2.25% on the first Rs.100 cr. of daily net assets. ii) 2.00% on the next Rs.300 cr. of daily net assets. iii) 1.75% on the next Rs.300 cr. of daily net assets. iv) 1.50 % on the balance of the daily net assets. <p>The AMC has estimated that upto 2.25% of the daily net assets will be charged to the scheme as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI circular no. CIR/IMD/ DF/21/2012 dated September 13, 2012. In addition to expenses as permissible under Regulation 52 (6) (c), the AMC may charge the following to the concerned scheme of the Fund under Regulation 52 (6A):The service tax on investment management and advisory fees would be charged in addition to above limit. Investors are requested to note that brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment shall not exceed 0.12 per cent for cash market transactions. Further, In terms of SEBI circular CIR/IMD/DF/ 24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 percent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the</p>	

	<p>SEBI (Mutual Funds) Regulations, 1996. Service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors. In terms of Regulation 52 (6A) (b), expenses not exceeding of 0.30 per cent of daily net assets will be charged, if the new inflows from such cities as specified from time to time are at least -</p> <p>(i) 30 percent of gross new inflows in the scheme, or;</p> <p>(ii) 15 percent of the average assets under management (year to date) of the scheme, whichever is higher. Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause(ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis. Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities. Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc., vis-a-vis the Regular Plan and no commission shall be paid from Direct plan. Both the plans i.e. Direct & Regular shall have common portfolio. At least 0.05% will be charged towards distribution and commission expenses, therefore the total expenses of the direct plan shall be lower by at least 0.05% (of Net asset) vis-a-vis the regular plan i.e. if the expenses of the regular plan are 25 bps, the expenses of direct plan shall not exceed 20 bps. Any recurring expenses incurred over and above the aforesaid limit shall be borne by AMC.</p> <p>Actual expenses for the previous financial year: N.A.</p>	
Tax treatment for the Investors	Investors will be advised to refer to the details in the Statement of Additional Information & also independently refer to their tax advisor.	
Daily Net Asset Value (NAV) Publication	The AMC will calculate and disclose the first NAV of the scheme not later than 5 business days from the date of allotment. Subsequently, NAV of the Scheme shall be computed and declared on daily basis. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com .	
Monthly Disclosure of Schemes' Portfolio Statement	The fund shall disclose the scheme's portfolio in the prescribed format as on the last day of the month for all the Schemes of SBI Mutual Fund on or before the tenth day of the succeeding month.	
Annual Report	Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unit holders within four months from the date of closure of the relevant accounts year i.e. 31st March every year.	
For Investor Grievances please Contact	Registrar	SBI Mutual Fund
	Computer Age Management Services Pvt. Ltd., (SEBI Registration No.: INR000002813) Rayala Towers 158, Anna Salai Chennai - 600002 Tel No.: (044) 30407236 Fax : (044) 30407101 Email: enq_L@camsonline.com , Website: www.camsonline.com	Mr. C. A. Santosh (Head - Customer Service) SBI Funds Management Pvt. Ltd. 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Tel: 022- 61793537 Email: customer.delight@sbimf.com

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Unit holders' Information

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

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

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

Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement. In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statement, investors having Demat account has an option to receive consolidated account statement:

- Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.
- Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.
- If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.
- In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.

Before the expiry of one month from the close of each half-year i.e. on 31st March and on 30th Sept, the fund shall publish the scheme portfolio in the prescribed formats in one national English daily newspaper and in a newspaper in the language of the region where the head office of the fund is situated. These shall also be displayed on the website of the mutual fund and AMFI. Further, before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half - yearly unaudited financial results on the website of the Fund i.e. www.sbimf.com and that of AMFI www.amfiindia.com. A notice advertisement communicating the investors that the financial results shall be hosted on the website shall be published in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the fund is situated.

Date : 01/07/2015

GENERAL INFORMATION AND GUIDELINES

1. Launch Schedule

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

Each plan under the Scheme viz. SBI Debt Fund Series B - 21 to 30, will have a separate portfolio. Exact tenure of each fund will range between 30 Days to 60 Months from the date of allotment and will be decided at the time of the launch.

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

2. Please read carefully the Statement of Additional Information (SAI) and Scheme Information Document (SID) of the scheme containing the terms of offer before investing. Prospective investors should not treat the contents of this document or the Statement of Additional Information (SAI) and Scheme Information Document (SID) of the scheme as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisors concerning the acquisitions, holding or disposal of the Units. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. **Application Forms may be filled in blue/black ink only.**
3. **Signatures:** Signatures should be in English or in any of the Indian languages. **Use blue/black ink only for signature/s.** Thumb impressions must be attested by any authorized official of the State Bank Group (SBG) or by a Magistrate/Notary Public under his/her official seal.
4. **Power of Attorney:** In case of applications under a Power of Attorney or by limited companies/bodies corporate, the relevant Power of Attorney or the certified and duly notarized copy thereof must be lodged along with the application.
5. **Mode of Holding:** Tax concessions will be available only to the first named applicant. If the application is in the name of more than one individual, it will be treated as "Any one or Survivor" in case no choice under "Mode of holding(s)" is indicated.
6. **Mode of Payment:** Payment may be made by cheque/bank draft payable locally, at any of the official point of acceptance of SBIMF. Cheques/Demand Draft should be drawn in favour of "SBIMF - SBI Debt Fund Series B -XXX". Outstation cheques will not be accepted and application forms accompanied by such cheques will be rejected. Please do not pay Cash for subscription to any Agent.
Cash investments in mutual funds - In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash for purchases / additional purchases to the extent of Rs. 50,000/- per investor, per mutual fund, per financial year subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. However, payment towards redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.
7. **Submission of Application Forms:** Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer for each Fund at SBIMF Corporate Office, SBIFMPL -Branches, the designated office of Registrar or other such collecting centres as may be designated by AMC. The list of collection centres is printed overleaf.
8. **Application by post:** Applications can be sent by post to the office of the Registrar to the scheme and should be accompanied by draft payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar's end.
9. **Permanent Account Number :** With effect from July 2, 2007, Permanent Account Number (PAN) is the sole identification number for all investors transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Submission of attested copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor). Attestation can be done by distributors / AMC officials etc.

Micro investments - As per Securities and Exchange Board of India (SEBI) letter no. OW/16541/2012 dated July 24, 2012

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regarding 'Exemption from the need for Permanent Account Number (PAN) for micro financial products' informed that investments in mutual fund schemes [including investments through Systematic Investment Plan (SIP)] of up to Rs. 50,000/- (Rupees Fifty Thousand) per investor per year per mutual fund shall be exempted from the requirement of PAN. Accordingly, PAN shall be exempted if the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments by an investor in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (hereafter referred to as "Micro investments"). However, the requirements of Know Your Client (KYC) shall be mandatory for all investments, irrespective of the amount of investment.

10. Who can invest

The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme: ● Indian resident adult individuals, either singly or jointly (not exceeding three); ● Minor through parent / lawful guardian; (please see the note below) ● Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; ● Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in Mutual Fund schemes under their trust deeds; ● Partnership Firms constituted under the Partnership Act, 1932; ● A Hindu Undivided Family (HUF) through its Karta; ● Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; ● Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis; ● Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis; ● Qualified Foreign Investor (QFI); ● Foreign Portfolio Investor (FPI) ● Army, Air Force, Navy and other para-military funds and eligible institutions; ● Scientific and Industrial Research Organisations; ● Provident / Pension / Gratuity and such other Funds as and when permitted to invest; ● International Multilateral Agencies approved by the Government of India / RBI; and ● The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws). ● A Mutual Fund through its schemes, including Fund of Funds schemes.

Note: Minor can invest in any scheme of SBI Mutual Fund through his/her guardian only. Minor Unit Holder on becoming major is required to provide prescribed document for changing the status in the Fund's records from 'Minor' to 'Major'. For details of the documentation pertaining to investment made on behalf of minor, please refer to Statement of Additional Information (SAI) pertaining to investment made on behalf of minor.

11. **Procedure for NRIs:** Applications on a Repatriable basis will be made by remitting funds from abroad through normal banking channels or by submitting payments made by demand drafts purchased from FCNR accounts or by cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts maintained with banks authorized to deal in foreign exchange in India. NRI applicants are requested to instruct the bank branch through which they have made the remittance or where they have the NRE / FCNR / Special Non-resident Rupee Account to send the necessary FIRC's 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.
12. SEBI has made it mandatory for investors in Mutual Funds to state their bank account numbers in their applications and in redemption requests. Investors are requested to provide these details in the space provided in the application form. This measure is intended to avoid fraud/misuse or theft of warrants in transit. Kindly note that applications not containing these details may be rejected.

It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action.
13. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
14. **Allotment of Units:** Allotment is assured to all applicants provided the applications are complete in all respects and are in order. Applications not complete in any respect are liable for rejection.
15. **Brokerage [For Agents Only]:** Brokerage will be paid only to SBIMF Agent/Collecting Branch/Stock Exchange Broker whose stamp appears in Relevant Boxes on the Application Form. Only AMFI Registered Agents empanelled with SBIMF and possessing valid AMFI Registration Number (ARN) would be eligible for brokerage payment under existing SEBI Guidelines.
16. SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme's objective for investment.

17. Default Plan / Option

Between Regular Plan & Direct Plan:

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

Between Growth & Dividend option:

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

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

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

19. Know Your Customer (KYC):

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

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

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

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

Please refer to www.sbimf.com for details.

- 20. Prevention of Money Laundering:** In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all SEBI registered intermediaries, including Mutual Funds, are required to formulate and implement a client identification programme, verify and maintain the record of identity and address(s) of the investors. In this regard, investors who wish to make an investment in the units of Mutual Fund will be required to produce prescribed documents to any such offices as may be notified by SBIMF or AMFI from time to time in order to comply with KYC norms of SBIMF.
- 21. Nomination facility/ succession:** Nomination facility is available only for individuals applying on their own behalf. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. As per AMFI letter 35/MEM-COR/57/07-08 dated January 03, 2008, applicants can make multiple nominations to the maximum of three. This facility is also available to NRI investors. A non-resident Indian can be a Nominee subject to the exchange controls in force from time to time. Applicants may change their nomination at any time during the currency of the scheme. In case of multiple nominations, applicants must clearly specify the percentage of units in favour of each nominee. In case the applicants do not specify the percentage of units for each nominee, units will be distributed equally among all the nominees. Please note that such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

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

22. **Demat Account:** Investors have the option to hold the units in demat form . Please tick the relevant option of Yes/No for opting/not opting units of SDFS in demat form. If no option is exercised, "No" will be the default option. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. If the details mentioned in the application are incomplete/incorrect, not matched with the Depository data, the application shall be treated as invalid and shall be liable to be rejected.
23. **ASBA :** As per SEBI circular SEBI/IMD/CIR No 18 / 198647 /2010 dated March 15, 2010 and circular Cir / IMD / DF / 6 / 2010 dated July 28, 2010 Mutual Funds / AMCs shall provide ASBA facility to investors for all NFOs launched on or after October 1, 2010. Investors wishing to apply through ASBA facility can do it by filling the application form on page no. 32 & 33. Instructions for filing application form are given on the page no.33.

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

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

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

Note that for all the above instances, the investor and the person making the payment should be KYC compliant and also submit 'Third Party Payment Declaration Form' with complete details. The said form is available at the nearest SBIFMPL -Branches or can be downloaded from our website www.sbimf.com

25. **Process for Change in Bank Details:**

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

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

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

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

26. Guidelines for investment on behalf of Minor:

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

1. The Minor shall be the first and the sole holder in an account. There shall not be any joint accounts with Minor as the first or joint holder.
2. Guardian in the folio on behalf of the Minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
 - 2.1. AMCs shall mandatorily obtain information on the relationship/status of the guardian as father, mother or legal guardian in the application form.
 - 2.2. In case of natural guardian, AMC shall obtain a document evidencing the relationship, if the same is not available as part of the documents submitted as per 3 below.
 - 2.3. In case of court appointed legal guardian, supporting documentary evidence shall be obtained
3. Date of birth of the minor along with photocopy of supporting documents as enumerated below shall be mandatory while opening the account on behalf of Minor:
 - 3.1. Birth certificate of the minor, or
 - 3.2. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 - 3.3. Passport of the minor, or
 - 3.4. Any other suitable proof evidencing the date of birth of the minor.

27. Transaction Charges

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

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

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

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

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

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

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

(iii) Transaction charges shall not be deducted for:

- (a) purchases /subscriptions for an amount less than Rs. 10,000/-;
 - (b) transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan/ Systematic Withdrawal Plan / Dividend Transfer Plan, etc.
 - (c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/ agent).
 - (d) transactions carried out through the stock exchange mode.
28. By investing in the Scheme, the investor authorizes the AMC to share all sensitive personal data / information collected

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

29. Employee Unique Identification Number (EUIIN): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.
30. New cadre distributors: SEBI has introduced a new cadre of distributors such as postal agents; retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/AMC from time to time. Such New Cadre distributor can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity plans. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIIN which must be quoted in the application form. In case your application for subscription through such distributor is not for an eligible scheme, it is liable to be rejected.

31. APPLICATION VIA ELECTRONIC MODE:

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

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

32- COMPLIANCE REQUIREMENTS UNDER FOREIGN LAWS / REGULATIONS, INCLUDING FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA"):

As a part of various ongoing tax and regulatory developments around the globe (e.g. FATCA, CRS), financial institutions like SBIFMPL are being cast with additional investor and counterparty account related due diligence requirements.

Foreign Account Tax Compliance Act ("FATCA") is a U.S. tax initiative that requires all financial institutions to report information to the relevant tax authorities about US accounts or accounts of certain entities in which U.S. persons hold a substantial ownership interest outside the US, as a safeguard against U.S. tax evasion. . . India has been placed on the list of jurisdictions that have reached agreement in substance on a FATCA Model 1 IGA with U.S. On similar lines, the Organization of Economic Development (OECD) along with G-20 countries, has released a "Standard for Automatic Exchange of Financial Account Information in Tax Matters", commonly known as Common Reporting Standard ("CRS"). India is a signatory to the Multilateral Competent Authority Agreement (MCAA) for the purposes of CRS. Under FATCA/ CRS, Financial Institutions (FI) are obligated to obtain information about the financial accounts maintained by them and report to the local govt./notified tax authorities. The jurisdiction will then exchange that information in an automatic manner with other jurisdictions on an annual basis..

Subject to applicable local regulations that may be notified from time to time, SBIFMPL is in the process of taking appropriate measures in order to become FATCA and CRS compliant, with effect from the applicable date (including retrospective date) to be notified by the govt. / tax under the rules / regulations. SBIFMPL may also have to comply with other similar laws when applicable. Towards compliance with FATCA and similar laws, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our investors and counterparties. Such information may be sought either at the time of account opening or any time subsequently.

The onus to provide accurate, adequate and timely inputs in this regard would be that of the investor or counterparty. In this regard, any change in the status or information or certification previously provided should also be intimated to SBIFMPL / Authorised Registrar, as applicable forthwith but not later than thirty days from the date of knowledge of such change in status / information. In the appropriate cases and also especially in case of any omission, delay or failure in providing such information, we shall be constrained to report relevant information pertaining to the account to domestic or foreign tax authorities.

For the purposes of such regulations, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

Please note that we will be unable to provide advice to you about any tax status or FATCA classification relevant to your account. It is your responsibility to ensure that you record your correct tax status / FATCA classification. You may seek advice from your tax advisor in this regard.

Please note that you may receive more than one request for information if you have multiple relationships with different members of the SBI Group. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

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

33. -APPOINTMENT OF MF UTILITIES INDIA PRIVATE LIMITED

SBI Funds Management Private Limited ("the AMC") has entered into an Agreement with MF Utilities India Private Limited ("MFUI"), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.

Accordingly, all financial and non-financial transactions pertaining to Schemes of SBI Mutual Fund can be done through MFU either electronically on www.mfonline.com as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the AMC.

Applicability of NAV shall be based on time stamping of application and realization of funds in the bank account of SBI Mutual Fund within the applicable cut-off timing. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received by MFU (physical / online). However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.

Investors are requested to note that, MFUI will allot a Common Account Number ("CAN"), a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the website of MFUI (www.mfuindia.com) to download the relevant forms.

APPLICATION FORM F (Please fill in BLOCK Letters)

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

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

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

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

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

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY

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

1. PARTICULARS OF FIRST APPLICANT

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

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

EXISTING FOLIO NO.

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

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

Gender Male Female Other (Third Gender) **Date of Birth*** ***Mandatory in case of Minor and please provide photocopy of supporting documents**

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

Relationship of Guardian in case of Minor [Please mandatorily enclose the document evidencing the relationship of Minor with Guardian] Father Mother Legal Guardian
(In case of Minor, please fill the following details of Guardian)

Email ID

Mobile No.

County Code

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

Telephone (O)

County Code

Mandatory Enclosures PAN Proof KYC Acknowledgement

Telephone (R)

County Code

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

PAN

AADHAR No

Occupation (Please ✓) Professional Business Government Service Private Sector Service Public Sector Service Agriculturist
 Retired Housewife Student Forex Dealer Doctor Others [Please specify]

Gross Annual Income in Rs. (Please tick ✓): Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs 25 Lacs - 1 Cr. > 1 Cr. **OR**

Networth in Rs. **as of (date)**

Politically Exposed Person [PEP]: Yes No Related to PEP

For Non-individuals: Is the entity involved / providing any of the following services Yes No

- For Foreign Exchange / Money Changer Services Yes No - Gaming / Gambling / Lottery Services (e.g. Casinos, Betting Syndicates) Yes No
- Money Lending / Pawning Yes No

NOTE: Non-individual applicants should mandatorily fill Annexure - I alongwith this form.

2. PARTICULARS OF SECOND APPLICANT

Name Mr./Ms./M/s.

PAN

Mandatory Enclosures PAN Proof KYC Acknowledgement

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

AADHAR No

Occupation (Please ✓) Professional Business Government Service Private Sector Service Public Sector Service Agriculturist
 Retired Housewife Student Forex Dealer Doctor Others [Please specify]

Gross Annual Income in Rs. (Please tick ✓): Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs 25 Lacs - 1 Cr. > 1 Cr. **OR**

Networth in Rs. **as of (date)**

Politically Exposed Person [PEP]: Yes No Related to PEP

TEAR HERE

(To be filled in by the First applicant/Authorized Signatory) : Received from :							Signature, Date & Stamp
Scheme Name	Plan (✓)	Option (✓)	Dividend Facility(✓)	Cheque/ DD Amount (Rs.)	Bank and Branch	Cheque / DD No. & Date	
SBI DEBT FUND SERIES B -	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	<input type="checkbox"/> Payout <input type="checkbox"/> Transfer				
Attachments				All purchases are subject to realisation of cheque / demand draft			

3. PARTICULARS OF THIRD APPLICANT

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

PAN _____

AADHAR No _____

Mandatory Enclosures PAN Proof KYC Acknowledgement

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

Occupation (Please ✓) Professional Business Government Service Private Sector Service Public Sector Service Agriculturist Retired Housewife Student Forex Dealer Doctor Others [Please specify] _____

Gross Annual Income in Rs. (Please tick ✓): Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs 25 Lacs - 1 Cr. > 1 Cr. **OR**

Networth in Rs. _____ as of (date)

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

Politically Exposed Person [PEP]: Yes No Related to PEP

4. FATCA RELATED INFORMATION

DETAILS OF FIRST APPLICANT

Country of Birth _____ City of Birth _____

Country of Citizenship / Nationality _____

Are you a tax resident of any country other than India? Yes No

If Yes, please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below:

Country (also include USA, where the individual is a citizen/ green card holder of USA)	Tax Payer Identification Number (Please enclose supporting documents)

(Please attach additional sheets if necessary)

DETAILS OF SECOND APPLICANT

Country of Birth _____ City of Birth _____

Country of Citizenship / Nationality _____

Are you a tax resident of any country other than India? Yes No

If Yes, please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below:

Country (also include USA, where the individual is a citizen/ green card holder of USA)	Tax Payer Identification Number (Please enclose supporting documents)

(Please attach additional sheets if necessary)

DETAILS OF THIRD APPLICANT

Country of Birth _____ City of Birth _____

Country of Citizenship / Nationality _____

Are you a tax resident of any country other than India? Yes No

If Yes, please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below:

Country (also include USA, where the individual is a citizen/ green card holder of USA)	Tax Payer Identification Number (Please enclose supporting documents)

(Please attach additional sheets if necessary)

5. GENERAL INFORMATION – Please (✓) wherever applicable

Tax Status (Please ✓)				Mode of Holding (✓)
<input type="checkbox"/> Resident Individual <input type="checkbox"/> Resident Minor (through Guardian) <input type="checkbox"/> NRI (Repatriable) <input type="checkbox"/> NRI (Non-Repatriable) <input type="checkbox"/> NRI – Minor (Repatriable) <input type="checkbox"/> NRI – Minor (Non-Repatriable) <input type="checkbox"/> Pension and Retirement Fund <input type="checkbox"/> Financial Institutions	<input type="checkbox"/> Sole-Proprietor <input type="checkbox"/> Public Limited Company <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Body Corporate <input type="checkbox"/> Partnership Firm <input type="checkbox"/> FII / FPI <input type="checkbox"/> HUF <input type="checkbox"/> Bank	<input type="checkbox"/> Government Body <input type="checkbox"/> Society <input type="checkbox"/> Trust <input type="checkbox"/> NPS Trust <input type="checkbox"/> Fund of Fund <input type="checkbox"/> Gratuity Fund <input type="checkbox"/> AOP <input type="checkbox"/> BOI	<input type="checkbox"/> NGO <input type="checkbox"/> LLP <input type="checkbox"/> PIO <input type="checkbox"/> NPO _____ [Please specify] <input type="checkbox"/> Others _____ [Please specify]	<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Any one or Survivor

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

Any communication in connection with this application should be addressed to the Registrar or the Investment Manager

Investment Manager :

SBI Funds Management Pvt. Ltd.
 (A Joint Venture between SBI & AMUNDI)
 9th Floor, Crescenzo, C-38 & 39,
 G Block, Bandra Kurla Complex,
 Bandra (East), Mumbai – 400 051
 Tel: 022- 61793511
 Email: customer.delight@sbimf.com

Registrar:

Computer Age Management Services Pvt. Ltd.,
 SEBI Registration No. : INR000002813)
 Rayala Towers, 158, Anna Salai, Chennai – 600 002
 Tel: 044 – 28881101 / 36
 Email: enq_L@camsonline.com
 Website: www.camsonline.com

ANNEXURE I - Declaration of Ultimate Beneficial Ownership [UBO]

(Mandatory for Non-Individual applicants)
(Please fill in BLOCK Letters) (Please refer instructions on page 23)

1. APPLICANT DETAILS

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

PAN _____

2. LISTED COMPANY / ITS SUBSIDIARY COMPANY

We hereby declare that _____ [Name of the Investor]

- Our company is a Listed Company listed on recognized stock exchange in India
 Name/s of the stock exchange/s where the shares of the company are regularly traded _____
- Our company is a subsidiary of the Listed Company
 Name of the listed holding company _____
 Name/s of the stock exchange/s where the shares of the company are regularly traded _____
- Our company is controlled by a Listed Company
 Name of the controlling listed company _____
 Name/s of the stock exchange/s where the shares of the company are regularly traded _____
- None of the above

If 'None of the above' option is selected, the following information [Part 3] shall be provided mandatorily as applicable .

3. NON-INDIVIDUALS OTHER THAN LISTED COMPANY / ITS SUBSIDIARY COMPANY

Category [tick applicable category]:

- Unlisted Company Religious Trust
- Partnership Firm / Limited Liability Partnership Company Private Trust
- Unincorporated association / body of individuals Trust created by a Will
- Public Charitable Trust Others (please specify) _____

Details of Ultimate Beneficiary Owners

S. No.	Name & Designation of UBO [Mandatory]	PAN / Taxpayer Identification Number / any other valid ID proof for those where PAN is not applicable #1 [Mandatory if KYC proof is not enclosed]	Address of UBO	Date of Birth/ Incorporation	Country of Tax Residency [CTR] / Citizenship/ Nationality [COCN]/ Country of Birth [COB] #2	UBO Code	Percentage of Holding (%) #3 [Enclose appropriate proof]	KYC (Yes/ No) #4 [Please attach KYC acknowledgement copy /identity & address proof]	Controlling Person Type
					CTR: COCN: COB::				
					CTR: COCN: COB::				
					CTR: COCN: COB::				

#1 – If UBO is already KYC compliant, KYC Complied proof to be enclosed. Else PAN or any other valid identity proof must be attached. Position / Designation like Director / Settlor of Trust / Protector of Trust to be specified wherever applicable.

#2 – If any of the UBO is resident / citizen of 'other than India' or citizen/tax resident/green card holder of country [like USA, UK], please provide Taxpayer ID Number/ Social Security Number [SSN]. In case of multiple tax residence, please provide the names of all countries separated by comma.

#3 – Submit documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

#4 – If UBO is not KYC compliant, UBO shall complete the KYC formalities and submit the KYC acknowledgement copy to Mutual Fund / CAMS.

Attached documents should be self certified by the UBO/ Applicant/ Authorised signatory

4. ADDITIONAL KYC INFORMATION

Gross Annual Income in Rs. (Please tick (✓)): Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs 25 Lacs - 1 Cr. > 1 Cr. **OR**

Networth in Rs. _____ as of (date)

Is the entity involved in / providing any of the following services:

- Foreign Exchange / Money Changer Services Yes No
- Gaming / Gambling / Lottery Services [e.g. casinos, betting syndicates] Yes No
- Money Laundering / Pawning Yes No

Any other information relating to KYC not covered above[Please specify]: _____

5. FATCA INFORMATION

Incorporation/Formation/ Tax residency in India Yes No

If No, please specify the Country(ies) of Incorporation/Formation/Tax residency and Taxpayer Identification Numbers below :

Country	Tax Payer Identification Number (Please enclose supporting documents)

(Please attach additional sheets if necessary). In case 'U.S.' is indicated in Country of Tax residency column – you are required to submit Form W-9.

6. OTHER INFORMATION (SEE INSTRUCTION (d) OVERLEAF)

1. We are a financial institution including an FFI (Foreign Financial Institutional): Yes No

2. If Yes, please provide the following information:

A. We are a [tick any one]

- a. Financial Institution incorporated in India
- b. Financial Institution incorporated in another country that has an Inter Governmental Agreement (IGA) with the US on FATCA
- c. FFI in a country without an IGA that has registered to obtain a GIIN
- d. Others _____ [please complete]

B. GIIN: _____

(Global Intermediary Identification Number) If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below:

Name of sponsoring entity: _____

If GIIN not available [tick any one]:

- Applied for on :
- Not required to apply. Please specify reason _____
- Not obtained. Please specify reason _____

3. We are a listed company [whose shares are regularly traded on a recognized stock exchange] Yes No

If Yes, specify the name of the Stock Exchange(s) where it is traded regularly:

- 1. _____
- 2. _____

4. We are 'Related Entity' of a listed Company Yes No

If Yes, specify the name of the listed company _____

Specify the name of the Stock Exchanges(s) where it is traded regularly:

- 1. _____
- 2. _____

5. If reply to above point 1 is No, please answer the below questions:

A. We are an Active NFE Yes No

If Yes, specify the nature of business _____

If Yes, stop at 5A, if No, answer 5B

Please specify code of NFE as per instructions (d) given overleaf

B. We are a Passive NFE Yes No

If Yes, please specify the nature of business _____

C. In case you are a Direct Reporting NFE - please provide your GIIN _____

6. Are you a any one of the following

- Participating FFI Deemed Compliant FFI
- Exempt Beneficial Owner Non-Participating Financial Institution

DECLARATION

I/We confirm that the information provided in this form is true & accurate. I/We have read and understood the contents of all the scheme related documents and I/We hereby confirm and declare that (i) I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment; (ii) the amount invested/to be invested by me/us in the scheme(s) of SBI Mutual Fund ("the 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; (iii) the monies invested by me in the schemes of the Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"); (iv) I/We am/are aware that a U.S. person (within the definition of the term 'US Person' under the US Securities laws) / resident of Canada are not eligible for investments with the Fund and I/We am/are not a U.S. person/resident of Canada; (v) the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/her for the different competing schemes of various mutual funds from amongst which a scheme of the Fund is being recommended to me/us; (vi) * 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 am/are authorised to enter into the transactions for and on behalf of the Company/Firm/Trust; (vii) ** I/We am/are Non Resident of Indian Nationality/Origin and that funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR Account; (viii) *** I/We do not hold a Permanent Account Number and hold only a single PAN Exempt KYC Reference No. (PEKRN) issued by KYC Registration Agency and also confirm that the aggregate of lump sum and SIP installments in a rolling 12 months period or financial year does not exceed Rs. 50,000/- (Rupees Fifty Thousand); (ix) all information provided in this application form together with its annexures is/are true and correct to the best of my/our knowledge and belief and I/We shall be liable in case any of the specified information is found to be false or untrue or misleading or misrepresenting; (x) that we authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Fund, its Sponsor, AMC, trustees, their employees/RTAs or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to SEBI, the Financial Intelligence Unit-India, the tax/revenue authorities in India or outside India wherever it is legally required and other such regulatory/investigation agencies or such other third party, on a need to know basis, without any obligation of advising me/us of the same; (xi) I/We shall keep you forthwith informed in writing about any changes/ modification to the information provided or any other additional information as may be required by you from time to time; (xii) Towards compliance with tax information sharing laws, such as FATCA: (a) the Fund may be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from investors. I/We ensure to advise you within 30 days should there be any change in any information provided; (b) In certain circumstances (including if the Fund does not receive a valid self-certification from me) the Fund may be obliged to share information on my account with relevant tax authorities; (c) I/We am aware that the Fund may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto; (d) as may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/our account or close or suspend my account(s) and (e) I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency;

* Applicable to other than Individuals / HUF; ** Applicable to NRIs; *** Applicable to "Micro investments"

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

INSTRUCTIONS FOR THE ULTIMATE BENEFICIAL OWNERSHIP (UBO)

As per SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 regarding Client Due Diligence policy, related circulars on anti-money laundering and SEBI circular No.CIR/MIRSD/2/2013 dated January 24, 2013, non-individuals and trusts are required to provide details of ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
 - more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
 - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;
 - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such companies. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012, for the purpose of identification of beneficial ownership of the client

D. KYC requirements

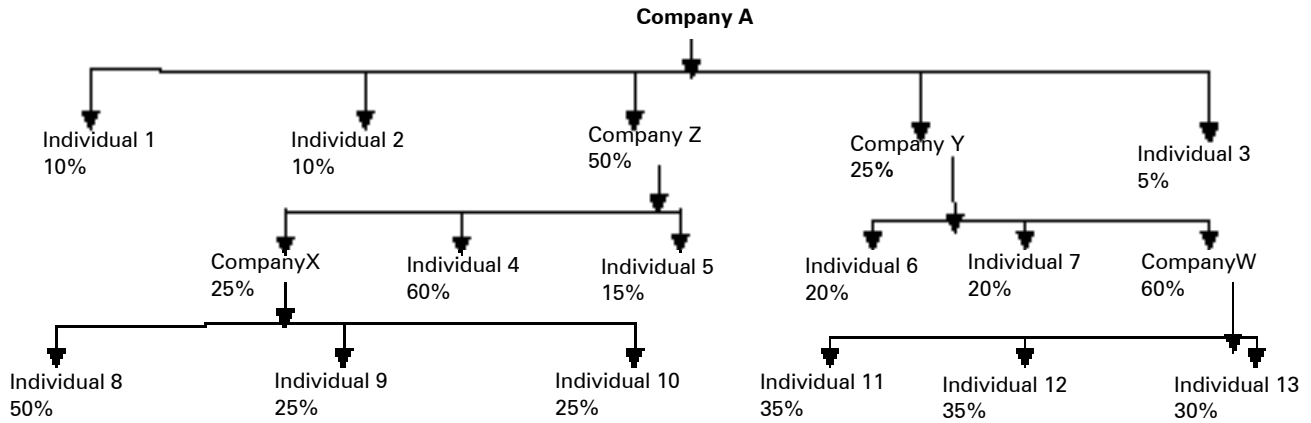
Beneficial Owner(s) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the listed Beneficial Owner(s).

E. UBO Codes:

UBO Code	Description
UBO-1	Controlling ownership interest of more than 25% of shares or capital or profits of the juridical person [Investor], where the juridical person is a company
UBO-2	Controlling ownership interest of more than 15% of the capital or profits of the juridical person [Investor], where the juridical person is a partnership
UBO-3	Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person [Investor], where the juridical person is an unincorporated association or body of individuals
UBO-4	Natural person exercising control over the juridical person through other means exercised through voting rights, agreement, arrangements or in any other manner <i>[In cases where there exists doubt under clause UBO-1 to UBO-3 above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests]</i>
UBO-5	Natural person who holds the position of senior managing official <i>[In case no natural person cannot be identified as above]</i>
UBO-6	The settlor(s) of the trust
UBO-7	Trustee(s) of the Trust
UBO-8	The Protector(s) of the Trust [if applicable].
UBO-9	The beneficiaries with 15% or more interest in the trust if they are natural person(s)
UBO-10	Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership

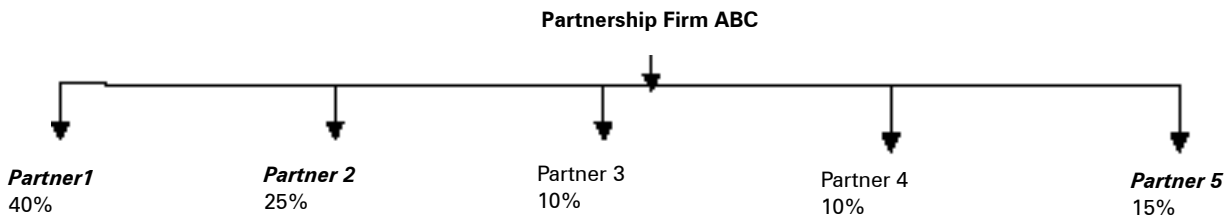
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



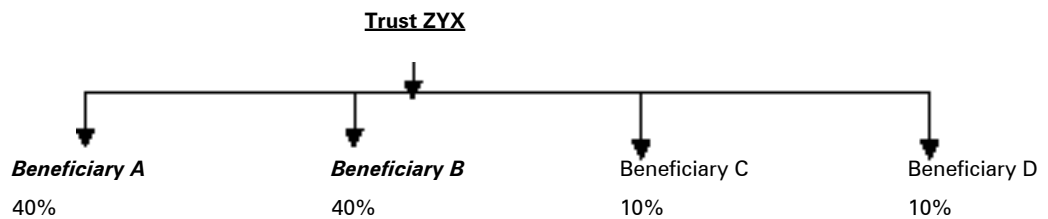
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 30% in Company A. Hence details of Individual 4 has to be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2 & 5 are considered as UBO as each of them holds $\geq 15\%$ of capital. KYC proof for these partners needs to be submitted including shareholding

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A & B are considered as UBO as they are entitled to get benefitted for $> 15\%$ of funds used KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

INSTRUCTIONS FOR ADDITIONAL KYC- FATCA

- a. Foreign Financial Institution [FFI] – Means any non-US financial institutions that is a – (1) Depository institution – *accepts deposits in the ordinary course of banking or similar business*; (2) Custodian institution - *as a substantial portion of its business, hold financial assets for the accounts of others*; [Substantial portion - *An entity holds financial assets for the account of others as a substantial portion of its business if the entity's gross income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of- (1) The three-year period ending on December 31 of the year preceding the year in which the determination is made; (2) The period during which the entity has been in existence before the determination is made.)* (*Income attributable to holding financial assets and related financial services means custody, account maintenance, and transfer fees; commissions and fees earned from executing and pricing securities transactions; income earned from extending credit to customers with respect to financial assets held in custody by the entity (or acquired through such extension of credit); income earned on the bid-ask spread of financial assets; fees for providing financial advice with respect to financial assets held in (or potentially to be held in) custody by the entity; and fees for clearance and settlement services*)] (3) Investment entity – *conducts a business or operates for or on behalf of a customer for any of the activities like trading in money market instruments, foreign exchange, foreign currency, etc. or individual or collective portfolio management or investing, administering or managing funds, money or financial assets on behalf of other persons; or an entity managed by this type of entity; or (4) Insurance company – entity issuing insurance products i.e. life insurance*; (5) Holding or Treasury company – *entity that is part of an expanded affiliate group that includes a depository, custodian, specified insurance company or investment entity*
- b. Related Entity - an entity is a "Related Entity" of another entity if one controls the other, or the two entities are under common control (where control means direct or indirect ownership of more than 50% of the vote or value in an entity)
- c. Non-financial foreign entity [NFE] – Non-US entity that is not a financial institution [including a territory NFE]. Following NFEs are excluded from FATCA reporting – (a) Publicly traded corporation / listed companies; (b) Related Entity of a listed company; and (c) Active NFE
- d. Types of NFEs excluded from FATCA reporting are:

<ul style="list-style-type: none"> ● Publicly traded corporation (listed company) - The stock of such corporation is regularly traded on one or more established securities markets 	
<ul style="list-style-type: none"> ● Related entity of a listed company - The entity identified is a member of the same expanded affiliate group as an entity the stock of which is regularly traded on an established securities market; 	
<ul style="list-style-type: none"> ● Active NFE : (is any one of the following): 	
Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 percent of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
02	The NFE is organized in a U.S. Territory and all of the owners of the payee are bona fide residents of that U.S. Territory;
03	The NFE is a government (other than the U.S. government), a political subdivision of such government (which, for the avoidance of doubt, includes a state, province, county, or municipality), or a public body performing a function of such government or a political subdivision thereof, a government of a U.S. Territory, an international organization, a non-U.S. central bank of issue, or an Entity wholly owned by one or more of the foregoing;
04	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for NFE status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
06	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
08	Any NFE is a 'non for profit' organization which meets all of the following requirements: <ul style="list-style-type: none"> ○ It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; ○ It is exempt from income tax in its jurisdiction of residence; ○ It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; ○ The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and <p>The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.</p>

- e. Expanded affiliated group – One or more chains of members connected through ownership (50% or more, by vote or value) by a common parent entity if the common parent entity owns stock or other equity interests meeting the requirements in at least one of the other members
- f. Passive NFE - means any NFE that is not (i) an Active NFE, or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations
- g. Passive Income – portion of gross income that consists of dividends, interest, rents and royalties (other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE), income equivalent to interest / amount received from pool of insurance contracts, annuities, excess of gains over losses from the sale or exchange of property / from transactions (including futures, forwards or similar transactions) in any commodities but not including (i) any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation or (ii) active business gains or losses from the sale of commodities but only if substantially all the foreign entity's commodities are property, excess of foreign currency gains over losses, net income from notional principal contracts, amounts received under cash value insurance contracts, amounts earned by insurance company in connection with its reserves for insurance and annuity contracts
- h. Controlling Persons means the natural persons who exercise control over an entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any),

the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force Recommendations. Pursuant to guidelines on identification of Beneficial Ownership issued vide RBI circular no. DBOD.AML.BC. No.71/14.01.001/2012-13 dated January 18, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the banking company and financial institution, as the case may be, shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

- i. Non-Participating FFIs [NPFIs] – an FFI other than participating FFI, a deemed-complaint FFI, or an exempt beneficial owner
- j. Specified US Persons – Any US Person other than i). A publicly traded corporation; ii). A corporation that is a member of the same expanded affiliate group; iii). A tax exempt organization; iv). an individual retirement plan; v). the United States or an agency or instrumentality of the United States; vi). Any state [including District of Columbia and United States possession] or State Authorities; vii). A bank, viii). A real estate investment trust; ix). A regulated investment company; x). an entity registered with the SEC under the Investment Company Act of 1940; xi). A common trust fund; xii). A tax exempt trust; xiii). A registered dealer; xiv). A registered broker.
- k. Direct reporting NFE

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

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ANNEXURE II - Additional KYC-FATCA Form for Individuals

(To be enclosed with fresh purchase application which do not have provision for additional KYC/FATCA informations)
 (Please fill in BLOCK Letters)

1. APPLICANT DETAILS

	First Applicant / Guardian	Second Applicant	Third Applicant
Applicant Name			
Applicant PAN			

2. ADDITIONAL KYC INFORMATION

Category	First Applicant / Guardian	Second Applicant	Third Applicant
Gross Annual Income in Rs.	<input type="checkbox"/> Below 1 Lakh <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr <input type="checkbox"/> > 1 Crore	<input type="checkbox"/> Below 1 Lakh <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr <input type="checkbox"/> > 1 Crore	<input type="checkbox"/> Below 1 Lakh <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr <input type="checkbox"/> > 1 Crore
Net Worth in Rs.			
Net Worth as of	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Occupation [Please tick any one (✓)]	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others [Please specify]	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others [Please specify]	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others [Please specify]
Politically Exposed Person [PEP]	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP
Any other information relating to KYC if applicable	[Please specify]	[Please specify]	[Please specify]

3. FATCA INFORMATION

Is your Country of Birth / Citizenship / Nationality / Tax Residency other than India? – Yes No
 If Yes, please provide the following information [mandatory]

Category	First Applicant / Guardian	Second Applicant	Third Applicant
Country of Birth			
Country of Citizenship / Nationality (Other than India)			
Country of Tax Residency 1			
Tax Payer Ref. ID No. 1			
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			

(Please attach additional sheets if necessary)

4. DECLARATION

I/We have read and understood the contents of all the scheme related documents and I/We hereby confirm and declare that towards compliance with tax information sharing laws, such as FATCA: (i) the Fund may be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from investors. I/We ensure to advise you promptly should there be any change in any information provided; (ii) In certain circumstances (including if the Fund does not receive a valid self-certification from me) the Fund may be obliged to share information on my account with relevant tax authorities; (iii) I/We am aware that the Fund may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto; (iv) as may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/our account or close or suspend my account(s) and (v) I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency;

SIGNATURE(S) Applicants must sign as per mode of holding	⊗	⊗	⊗
	Authorised Signatory	Authorised Signatory	Authorised Signatory
Date	Place		

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ANNEXURE III - Additional KYC-FATCA Form for Power of Attorney [POA] Holder(s)

(Mandatory for POA Holder(s))

(Please fill in BLOCK Letters)

1. APPLICANT & POA HOLDER DETAILS

	First Applicant / Guardian	Second Applicant	Third Applicant
Applicant Name			
Applicant PAN			
POA Holder Name			
POA Holder PAN			
POA Holder Address			

2. ADDITIONAL KYC INFORMATION

Category	PoA Holder 1	PoA Holder 2	PoA Holder 3
Gross Annual Income in Rs.	<input type="checkbox"/> Below 1 Lakh <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr <input type="checkbox"/> > 1 Crore	<input type="checkbox"/> Below 1 Lakh <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr <input type="checkbox"/> > 1 Crore	<input type="checkbox"/> Below 1 Lakh <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr <input type="checkbox"/> > 1 Crore
Net Worth in Rs.			
Net Worth as of	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Occupation [Please tick any one (√)]	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others [Please specify]	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others [Please specify]	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others [Please specify]
Politically Exposed Person [PEP]	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP
Any other information relating to KYC if applicable	[Please specify]	[Please specify]	[Please specify]

3. DECLARATION

I/We have read and understood the contents of all the scheme related documents and I/We hereby confirm and declare that towards compliance with tax information sharing laws, such as FATCA: (i) the Fund may be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from investors. I/We ensure to advise you promptly should there be any change in any information provided; (ii) In certain circumstances (including if the Fund does not receive a valid self-certification from me) the Fund may be obliged to share information on my account with relevant tax authorities; (iii) I/We am aware that the Fund may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto; (iv) as may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/our account or close or suspend my account(s) and (v) I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency;

SIGNATURE(S) Applicants must sign as per mode of holding	⊗	⊗	⊗
	POA Holder 1	POA Holder 2	POA Holder 3
Date		Place	

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ASBA Application No. _____

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

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

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

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

Declaration for "execution-only" transaction (only where EUIIN box is left blank)

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

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

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

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

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

2. PARTICULARS OF SECOND APPLICANT

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

3. PARTICULARS OF THIRD APPLICANT

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

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

 Folio No. _____

5. DEMAT ACCOUNT DETAILS

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

6. INVESTMENT DETAILS

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

7. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

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

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

ASBA Application Number _____

Date : ____/____/____

SBI DEBT FUND SERIES B- _____	Plan (Please ✓) <input type="checkbox"/> Regular <input type="checkbox"/> Direct <input type="checkbox"/> Option (Please ✓) <input type="checkbox"/> Dividend (Payout) <input type="checkbox"/> Growth
Received from : _____	
Address _____	
SCSB Account details:	
A/c No. _____ Bank Name _____ Branch Name _____	
Total Amount to be Blocked:	
Rs. In figures _____ Rs. In words _____	
Date & time of receipt _____	SCSB Stamp, Signature

8. DECLARATION & SIGNATURE

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

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

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

INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

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

SBI FUNDS MANAGEMENT PVT LTD - BRANCHES

AHMEDABAD: SBI Funds Management Pvt Ltd, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006, Tel : (079)26423060,26463090. **AGARTALA :** SBI Funds Management Pvt Ltd, Ground Floor, SBI Regional Business office (RBO-VII), Bijoy Kumar Choumuhani, Agartala-799001, Tel No.: 0381-232-410. **AGRA:** SBI Funds Management Pvt Ltd, SBI Main Branch, Chipitola, Agra-282001, Tel: 0562-32555061,4008091. **AJMER:** SBI Funds Management Pvt Ltd, C/O SBI Special Branch, Ajmer - 305001, Tel: (0145)2426284. **ALIGARH :** SBI Funds Management Pvt Ltd, State Bank of India, Main Branch, Aligarh - 202001, Uttar Pradesh **ALLAHABAD:** SBI Funds Management Pvt Ltd, UG-13, Vashishta Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad,211001, Tel: 0532-2261028. **ALWAR :** SBI Funds Management Pvt Ltd, Branch Manager, State Bank of India, Mahal Chowk, Alwar - 301001, Rajasthan. **AMBALA :** SBI Funds Management Pvt Ltd, C/o State Bank of India Mahesh Nagar Ambala Cantt. - 133001, Haryana. **AMRAVATI :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Main Branch, Shyam Chowk, Amravati - 444601, Maharashtra **AMRITSAR:** SBI Funds Management Pvt Ltd, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001, Tel: (0183)2221755. **ANAND :** SBI Funds Management Pvt Ltd, 102, Maruti Sharnam, Near Nanadbhoomi Party Plot, Anand Vidyanagar Road, Anand - 388001, Gujarat Tel: (02692)- 246210. **ANDHERI :** SBI Funds Management Pvt Ltd, Shop No. 6, Monisha CHS, S.V Road, Near ICICI Bank, Andheri (West), Mumbai - 400058, Tel No.: 022-6900 1891. **ASANSOL :** SBI Funds Management Pvt Ltd, 2nd Floor, Block A, P. C. Chatterjee Market, Rambandhu Tala, G.T. Road. Asansol - 713303, West Bengal, Tel no. 81700 37270. **AURANGABAD:** SBI Funds Management Pvt Ltd, 1st Floor Viraj Complex, Opp: Big Cinema, ABOVE SBI ATM, Khadkeshwar, Aurangabad-431001, Tel: 0240-3244781. **BANGALORE :** SBI Funds Management Pvt Ltd, #501, 5th Floor, 16 & 16/1, Phoenix Towers, Museum Road, Bangalore-560001, Tel : (080)25580014/25580051/22122507, 22272284, 22123784. **BHOPAL :** SBI Funds Management Pvt Ltd, Manav Niket, 30, Indira Press Complex, Near Dainik Bhaskar Office, M.P. Nagar, Zone-1, Bhopal (MP) - 462011 Tel No.: 0755-2557341, 4288276. **BHUBANESHWAR :** SBI Funds Management Pvt Ltd, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneshwar-751001, Tel : (0674)2392401/501. **BALASORE :** SBI Funds Management Pvt Ltd, 1st Floor, Plot no 327/1805, FM College Road, Balasore - 756003, Odisha. **BAREILLY:** SBI Funds Management Pvt Ltd, C/o State Bank of India, Main Branch, Opp Katchery, Civil Lines, Bareilly- 243001. **BHAGALPUR :** SBI Funds Management Pvt Ltd, Mirzanhat Branch, Near Gurhatta Chowk, Police Station Mujahidpur, Bhagalpur - 812005, Bihar. **BHARUCH :** SBI Funds Management Pvt Ltd, 101-105, 1st Floor, Glacier Complex, Near Pizza Inn Restaurant, Jetalpur Road, Vadodara - 390007, Gujarat. **BHILWARA :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Branch Manager, 27 - 28, Industrial Estate, Pur Road, Bhilwara - 311001, Rajasthan **BATHINDA:** SBI Funds Management Pvt Ltd, State Bank of India, 1st Floor, A.D.B. Branch, Guru Kashi Marg, Bhatinda-151001, Tel.: **BHUJ :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Shanti Chambers, Office No. 30, New Station Road, Opp. SBI Main Branch - 370001, Gujarat **BOKARO :** SBI Funds Management Pvt Ltd, F/5, City Centre, Sector - 4, Bokaro Steel City - 827004, Jharkhand. **BORIVALI :** SBI Funds Management Pvt Ltd, Shop No 16, Star Trade Centre, Sodawala Lane, Nr, Chamunda Circle, Borivali West-400092, Tel : 022-28927551- 28922741. **BURDWAN :** SBI Funds Management Pvt Ltd, 6th Floor, Talk of the Town, 398 G.T. Road, Burdwan - 713101, West Bengal **BAVNAGAR:** SBI Funds Management Pvt Ltd, C/o SBI Darbargadh Branch. 2'nd Floor. Amba Chowk. Bhavnagar 364001, Tel: 0278-2523788, . **BELGAUM:** SBI Funds Management Pvt Ltd, C/o.SBI Main Branch, Near Railway Station Camp, Belgaum-590001, Tel: 0831-2422463. **BELLARY:** SBI Funds Management Pvt Ltd, C/o.SBI Main Branch, Station Road Bellary-583101, Tel: 08392-271775. **BHILAI:** SBI Funds Management Pvt Ltd, Plot no.21, Nehru Nagar East, Commercial Complex, Near Bhilai Scan, Bhilai-490020, Tel No.: 0788-4010955, 0788 - 6940010/11/12/13/14/15/16/17. **BILASPUR:** SBI Funds Management Pvt Ltd, SBI, Main Branch, Old Highcourt Road, Bilaspur-495001, Tel: 07752) 495006. **BOKARO:** SBI Funds Management Pvt Ltd, C/o State Bank of India, Sector - 4, Main Branch, Bokaro Steel City, Bokaro - 827004, Tel: 9304823011. **CHANDIGARH :** SBI Funds Management Pvt Ltd, State Bank Of India, Local Head Office, 1st Floor, Sector - 17B, Chandigarh-160017, Tel : (0172)2709728. **CHENNAI :** SBI Funds Management Pvt Ltd, Sigapi Achi Building II Floor, 18/3, Marshalls Road, Rukmani Lakshmi pathy Road, Egmore, Chennai - 600 008, Tel : 044 2854 3382 / 3383, 044 2854 3384 / 3385. **COIMBATORE :** SBI Funds Management Pvt Ltd, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel : (0422) 2541666. **CALICUT:** SBI Funds Management Pvt Ltd, C/o SBI, 2nd Floor, Aydeed Complex, YMCA Cross Road, Calicut - 673001, Tel: 0495 2768270, 4020079. **CUTTACK:** SBI Funds Management Pvt Ltd, 3rd Floor, City Mart, Above Vishal Mega Mart, Bajra Kabati Road, Cuttack-753001, Tel: 0671-2422972. **CHINCHWAD :** SBI Funds Management Pvt Ltd, Shop No. 1. Ratnakar Bldg, Pavan Nagar, Opp P N Gadgil Showroom, Chapekar Chowk, Chinchwad Pune-411033, Tel : 020-27355721. **DAVANGERE :** SBI Funds Management Pvt Ltd, Eshwar Complex, PJ Extension, Davangere - 577002, Karnataka. **DARBHANGA :** SBI Funds Management Pvt Ltd, Regional Business Office, Darbhanga, PO Laheriasarai, District - Darbhanga - 846001, Bihar. **DEHRADUN:** SBI Funds Management Pvt Ltd, SBI Main Branch, 4, Convent Road, Dehradun-248001, Tel: (0135)2651719. **DHANBAD:** SBI Funds Management Pvt Ltd, C/O State Bank Of India, Main Branch, 1st Floor, Centre Point Bank More, Dhanbad-826001, Tel: 0326-2301545. **DHARAMSHALA:** SBI Funds Management Pvt Ltd, Camp Office, State bank of India Regional Business office, Centre Point Building, Civil Line Dharamshala-176215, Tel: 01892-225814. **DIMAPUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Old Market Branch, Kalibari Road, Old Daily Market (Near Durga Market), Dimapur- 797112, Nagaland. **DURGAPUR:** SBI Funds Management Pvt Ltd, C/o State

Bank of India, 1st Floor, City Centre Branch, Durgapur-713216,, Tel: 2544191/192. **ERNAKULAM** : SBI Funds Management Pvt Ltd, 28/ 218 II Floor, Manorama Junction, Above SBI Ernakulam South Branch, S A Road, Panampilly Nagar, Ernakulam-682036, Tel : (0484)2318886,2318886,2323489. **FAIZABAD** : SBI Funds Management Pvt Ltd, State Bank of India, Regional Business Office - IV, Civil Lines, Faizabad - 224001, Uttar Pradesh. **FARIDABAD** : SBI Funds Management Pvt Ltd, C/o. SBI Commercial Br.,, 65, Neelam Bata Road, Near Mahalaxmi Hotel, NIT Faridabad, Haryana - 121001, Tel: 0129-4030661. **FEROZEPUR**: SBI Funds Management Pvt Ltd, c/o State Bank OF India RBO, 120 Church Road Ferozepur Cantonment Ferozepur - 152001, Tel: 9855008415. **GOA** : SBI Funds Management Pvt Ltd, FO - 4, Indraprastha Building, 1st Floor, Above Dena Bank, Menezes Braganza Road, Panjim - 403001, Goa, Tel No.: (0832) 6512666/ 6512777/ 2235283. **GURGAON** : SBI Funds Management Pvt Ltd, Shop No 6, Ground Floor, Vipul Agora, M G Road, Gurgaon-122002, Tel : (0124) 4200828. **GUWAHATI** : SBI Funds Management Pvt Ltd, Sethi Trust Building, Unit-III, Above State Bank of India-GMC Branch, G. S. Road, Bhangagarh, Guwahati-781005, Tel : (0361)2463704. **GANDHIDHAM** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Adinath Arcade, Office No. 6, Police Station Road, Gandhidham - 370201, Gujarat. **GAYA** : SBI Funds Management Pvt Ltd, C/o State Bank Of India, Personal Banking Branch, Gaya, Gawalbigha More, Opposite Dayal Petrol Pump, Gaya - 823001, Bihar **GHAZIABAD**: SBI Funds Management Pvt Ltd, SIB branch 1st floor Navyug Market, Ghaziabad -201001, Tel: 0120-2797582,. **GORAKHPUR**: SBI Funds Management Pvt Ltd, C/o State Bank Of India, Gorakhpur Branch,, Bank Road, Gorakhpur (U.P.) PIN-273001, Tel: 0551-2203378. **GULBARGA**: SBI Funds Management Pvt Ltd, C/o State Bank of India, P.B.No.3, Hyderabad Karnataka, Chamber of Commerce Bldg, Super Market, Gulbarga -585105, Tel: 9980872463. **GWALIOR**: SBI Funds Management Pvt Ltd, C/O State Bank Of India, Gwalior Main Branch, Bada, Lashkar Gwalior-474001, Tel: 0751-2447272. **GUNTUR** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Brodipet Branch, #4/11, Master Minds Building Brodipet, Guntur - 522002, Andhra Pradesh. **HYDERABAD**: SBI Funds Management Pvt Ltd, 1-8-304 to 307, 3rd Floor, Kamala Towers, Patigadda Road, Begumpet, Secunderabad - 500 016. Tel : (040) 27905741 / 42. **HALDWANI**: SBI Funds Management Pvt Ltd, SBI SME Main Branch, Nainital Road, Haldwani, Uttarakhand - 263 139, Tel: 9412084061. **HAZARIBAGH** : SBI Funds Management Pvt Ltd, Prabhu Niwas Market, Ananda Chowk , Guru Govind Singh Road, Hazaribagh - 825301, Jharkhand. **HISSAR**: SBI Funds Management Pvt Ltd, 42, Red Square Market, Nr. Hotel Regency, Hisar -125001, Haryana,, Tel: 01662 238415. **HUBLI**: SBI Funds Management Pvt Ltd, c/o: State Bank of India, Market Branch, Laxmi Complex, Near Court Circle, Hubli-580029, Tel: 0836-2368477. **HOSIHARPUR** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Main Branch, 1st Floor, Opposite Green View Park, Main Court Road, Hoshiarpur-146001, Punjab. **INDORE**: SBI Funds Management Pvt Ltd, 215-216 City Centre, 2nd floor, 570 M.G. Road, Indore - 452001, Tel : (0731)2541141. **IMPHAL** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Imphal Branch, M. G. Avenue, Imphal - 795001, Manipur. **ITANAGAR** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Personal Banking Branch, Ziro Point, Itanagar - 791111, Arunachal Pradesh. **JABALPUR**: SBI Funds Management Pvt Ltd, C/O SBI Personal Banking Branch, Near Bus Stand, Napier Town, Jabalpur-482001, Tel: 0761-2450542. **JAIPUR** : SBI Funds Management Pvt Ltd, 1st Floor, SBI Tonk Road Branch, Near Times of India Building, Tonk Road, Jaipur-302015, Tel : (0141) 2740016/2740061. **JALANDHAR**: SBI Funds Management Pvt Ltd, 2nd Floor, Shanti Towers, S.C.O. 37, P.U.D.A. Complex, Opposite Suvidha Centre, Jalandhar - 144001, Tel: 0181-2238415. **JALGAON** : SBI Funds Management Pvt Ltd., 2nd floor, Opp. SBI Main Branch, Stadium Complex, Jilha Peth, Jalgaon - 425001, Maharashtra. **JAMMU**: SBI Funds Management Pvt Ltd, C/O State Bank of India, Zonal Office, 2nd Floor- Ansari, Bahu Plaza, Gandhi Nagar Jammu Tawi-180001, Tel: -(0191) 2474975. **JAMNAGAR**: SBI Funds Management Pvt Ltd, C/o SBI Ranjit Road Branch, Ranjit Road, Jamnagar, -361001, Tel: 0288-2660104. **JAMSHEDPUR**: SBI Funds Management Pvt Ltd, C/o SBI, Main Branch, Bistupur, Ground Floor, Jamshedpur-831001, Tel: (0657)2440446. **JHANSI**: SBI Funds Management Pvt Ltd, C/o SBI Main Branch, Near Elite Crossing, Jhansi- 284001, Tel: 0510-2330298. **JODHPUR**: SBI Funds Management Pvt Ltd, 201, Shree Plaza, 658 Residency Road, Sardarpura, Jodhpur. 342003, Tel: 0291-2611928, 0291-2611929. **JORHAT** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Jorhat Main Branch, A. T. Road, Jorhat - 785001, Assam. **JUNAGADH** : SBI Funds Management Pvt Ltd, Marry Gold 2, 305, Third floor, College Road, Junagadh - 362002, Gujarat. **KANPUR** : SBI Funds Management Pvt Ltd, 207, 2nd Floor, Sai Square, 16/ 116 (45), Bhargava Estate, Civil Lines, Kanpur- 208001, Tel No.: 0512- 6900314/15. **KOLKATA** : SBI Funds Management Pvt Ltd, Jeevandeep Bldg, No 1, Middleton Street, 9th Floor, Kolkatta-700 001, Tel : 22882342/22883767/22883768. **KALYANI** : SBI Funds Management Pvt Ltd, Sri Tapan Krishna Dey, Sudhalaya, A 1/50, Kalyani, District Nadia - 741235, West Bengal. **KANNUR** : SBI Funds Management Pvt Ltd, C/o State Bank of India, NRI Branch, SBI Building, Fort Road, Kannur - 670001, Kerala. **KHARAGPUR** : SBI Funds Management Pvt Ltd, Inda Peerbaba, Near Ashirbad Lodge, Kharagpur, Midnapore West, West Bengal - 721301. **KOLHAPUR**: SBI Funds Management Pvt Ltd, 3rd Floor, Ayodhya Towers,, Station Road,, Kolhapur-416 001, Tel: 0231 - 2680880. **KOLLAM** : SBI Funds management Pvt Ltd, C/o State Bank of India, Kollam Branch, PB No 24, State Bank Building, Near Railway Station, Kollam - 691001, Kerala. **KORBA** : SBI Funds Management Pvt Ltd, C/o. State Bank of India, Kutchery Branch, Kutchery Chowk, Raipur - 492001, Chattisgarh. **KOTA**: SBI Funds Management Pvt Ltd, SBI Main Branch, Chawani Choraha, Kota - 324 005, Tel: (0744)2390631. **KOTTAYAM**: SBI Funds Management Pvt Ltd, C/O SBI Kalathipadi Branch, Opp. Karipal Hospital, K K Road, Kalathipadi, Vadavathoor P O, Kottayam-686010, Tel.: **KURNOOL** : SBI Funds Management Pvt Ltd, No: 26, 1st Floor, Ucon Plaza, Park Road, Kurnool-518001, Andhra Pradesh, Tel:(08518)227776. **KALYAN** : SBI Funds Management Pvt Ltd, Shop No. 25, Ground Floor, Madhav Commercial Complex, Station Road, Kalyan (West) - 421 301, Tel :

0251-2311850/2311980. **LUCKNOW** : SBI Funds Management Pvt Ltd, G-16, Kasmande House,2, Park Road, Hazratganj,Lucknow-226 001, Tel : (522) 2286741,2286742. **LUDHIANA** : SBI Funds Management Pvt Ltd, C/o. State Bank of India, 1st Floor, Main Branch, Civil Lines, Ludhiana-141 001, Tel : (0161)2449849. **LEH** : SBI Funds Management Pvt Ltd, C/o State Bank Of India Fire & Fury Branch, Opp. Hall of Fame, Air Port Road Leh, Dust - Leh. - 194101, Jammu & Kashmir. **MUMBAI** : SBI Funds Management Pvt Ltd, Ilaco House, 2nd Floor, P M Road, Fort, Mumbai-400 023, Tel : (022)66532800. **MADURAI**: SBI Funds Management Pvt Ltd, Ist Floor Suriya Towers,273, Goodshed street, Madurai-625001, Tel: (0452)4374242. **MALDA** : SBI Funds Management Pvt Ltd, C/o Arindam Sarkar, Vivekananda Pally, Behind Fouzder Clinic, English Bazar, Malda - 732101, West Bengal. **MANGALORE**: SBI Funds Management Pvt Ltd, C/o State Bank Of India - Mallikata Branch,1st Floor, P B Box No.512, Jugul Towers, Mallikata Mangalore - 575003, Tel: (0824)2222463. **MARGAO** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Margao Main Branch, Near Margao Municipal Garden - 403601, Goa. **MEERUT**: SBI Funds Management Pvt Ltd, C/o SBI Zonal Office, Garh Road, Meerut-250005, Tel:.. **MEHSANA** : SBI Funds Management Pvt Ltd, Sanskrut Shopping Mall, F - 7, Nr. Modhera Chowkdi, Opp. Kotak Bank, Mehsana - 384002, Gujarat. **MORADABAD**: SBI Funds Management Pvt Ltd, C/o SBI Main Branch, Civil Lines, Moradabad-244001, Tel: (0591) 2411411. **MUZZAFFARPUR**: SBI Funds Management Pvt Ltd, 2nd Floor, Poddar Complex, SBI Zonal Office, Opp Jubba Shani Park, Mithanpura, Muzaffarpur - 842002,, Tel:.. **MYSORE**: SBI Funds Management Pvt Ltd, C/o SBI Mysore Main Branch, 1st Floor, Mothikhana Building, New Sayyaji Rao Road, Mysore 570024, Tel: (0821)4242919. **NAGPUR** : SBI Funds Management Pvt Ltd, 1st floor," Shalwak Manor", Office No - 101, Plot No - 64-B, VIP Road, New Ramdaspath, Near Central Mall, Nagpur - 440010, Tel No.: 0712-6458368. **NEW DELHI** : SBI Funds Management Pvt Ltd, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel : (011) 23466666. **NADIAD** : SBI Funds Management Pvt Ltd, City Point Complex, Shop # 04, Ground Floor, Opp. Ipcowala Town Hall, Near Paras Talkis, Collage Road, Nadiad - 387001, Gujarat. **NASHIK**: SBI Funds Management Pvt Ltd, Shop No-1, Shivneri Hieghts, Vise Mala, Near Ramdas Colony Garden, Nashik-422005., Tel: 0253- 6575888/2232553. **NAVSARI** : SBI Funds Management Pvt Ltd, C/o State Bank of India, 105, Rudraksh Apt, Nr. Dhruvini Hospital, Asha Nagar Main Road, Navsari - 396445, Gujarat. **NELLORE** : SBI Funds Management Pvt Ltd, C/o. State Bank of India, Vedayapalem Branch, Nellore - 524 004, Andhra Pradesh. **NEHRU PLACE**: SBI Funds Management Pvt Ltd, SBI, 40 Bakshi House, Nehru Place, New Delhi-110018, Tel : 011-26224606. **NOIDA**: SBI Funds Management Pvt Ltd, GF-07 ansal fortune arcade K- block, Sector - 18, Noida - U P NOIDA-201301, Tel : 0120 4232214. **PATNA** : SBI Funds Management Pvt Ltd, Gr Floor, SBI Main Branch, West Gandhi Maidan, Patna-800001, Tel : (0612) 3242047. **PUNE** : SBI Funds Management Pvt Ltd, Madhuri Kishor Chambers, 3rd Floor, Near Passport Office, Senapati Bapat Road,Pune-411016, Tel : (020)25670961. **PITAM PURA** : SBI Funds Management Pvt Ltd, H-4/G-10,Vardhman NX Plaza,Netaji Subhash Place,Delhi-110034,, Tel : 011-23751974. **RAIPUR** : SBI Funds Management Pvt Ltd, C/o. SBI Kutchery Branch, Near Daga Girls College, Raipur- 492001, Tel : (0771) 2543355,4263256. **RANCHI** : SBI Funds Management Pvt Ltd, C/o. State Bank Of India, Upper Bazar Branch, 2nd Floor, Metro Market, Kutchery Road, Ranchi-834 001, Tel : (0651) 2213413. **RAJAHMUNDRY** : SBI Funds Management Pvt Ltd, C/o, SBH Main Branch, T Nagar, Rajahmundry - 533 101, Tel: (0883)2434002. **RAJKOT**: SBI Funds Management Pvt Ltd, 208, Orbit Plaza, Near Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot - 36000, Tel No.: 0281-2466740/41. **RATLAM** : SBI Funds Management Pvt Ltd, 14/1, Chhatripul, Main Road, Ratlam - 457001, Madhya Pradesh. **ROHTAK** : SBI Funds Management Pvt Ltd, C/o State Bank of India Main Branch, Near District Court, Rohtak - 124001, Haryana. **ROURKELA**: SBI Funds Management Pvt Ltd, C/O. State Bank Of India,Panposh Road, Civil Township, Rourkela - 769004SBI - R.I.E Branch Panposh Road, Civil Township Rourkela-769004, Tel: 0661-2400299. **SURAT** : SBI Funds Management Pvt Ltd, Athugar Street, Higher Ground Floor, Meghratna Complex, Nanpura, Surat - 395 001, Tel : (0261) 2462764/ 3994800/ 6646555. **SAHARANPUR** : SBI Funds Management Pvt Ltd, State Bank of India, Court Road, Saharanpur - 247001, Uttar Pradesh. **SAGAR** : SBI Funds Management Pvt Ltd, Shop No. G-11, Dwarikaji Complex, Civil Lines, Sagar - 470 001, Madhya Pradesh. **SALEM**: SBI Funds Management Pvt Ltd. Nakshatra Trade Mall", No.55/1,Ramakrishna Raod, Near Gopi Hospital,Salem-636007, Tel: 0427-4552289. **SAMBALPUR**: SBI Funds Management Pvt Ltd, State Bank Of India, Sambalpur Main Branch, Sambalpur, Dist. sambalpur, Orissa-768001, Tel: 0663-2410001. **SHILLONG**: SBI Funds Management Pvt Ltd, SBI Shillong Main Branch, Shillong, Meghalaya-793001, Tel: 9436730174. **SHIMLA**: SBI Funds Management Pvt Ltd, C/o State Bank of India, New Building (2nd Floor), Kali Bari, The Mall, Shimla-171003, Himachal Pardesh, Tel: 0177-2807608. **SHIMOGA**: SBI Funds Management Pvt Ltd, SBI Shimoga Branch, Shroff Complex,Sir, M.V. Road, Tilak Nagar, Shimoga-577201, Tel: 8182222463. **SILCHAR** : SBI Funds Management Pvt Ltd, C/o State Bank of India, New Silchar Branch, Silchar - 788005, Assam. **SILIGURI**: SBI Funds Management Pvt Ltd, Ganeshayan Building -2nd Floor, Beside Sky Star Building, Sevoke Road,Siliguri-734001, Tel: 0353-2537065. **SOLAPUR** : SBI Funds Management Pvt Ltd, C/o State Bank of India, 2-A, Budhwar Peth, Balives, Solapur - 413002, Maharashtra. **SONEPAT**: SBI Funds Management Pvt Ltd, C/o State Bank of India Atlas Cycle Branch, Atlas Cycle road, Model Town, Sonapat-131001, Tel:.. **SRIGANGANAGAR**: SBI Funds Management Pvt Ltd, SBI Main Branch, Ravinder Path, Sri Ganganagar.335001, Tel: 9829067384. **SRINAGAR** : SBI Funds Management Pvt Ltd., SBI Regional bussiness Office, 2Nd Floor, M.A Road, Srinagar, Tel: 0194-2474864. **THRIVANTHAPURAM** : SBI Funds Management Pvt Ltd, Ground Floor, TC 25/373(9),Govt. Press Road, Near Secretariat, Trivandrum 695001, Tel : (0471) 4011590/4011591/4011592. **THANE**: SBI Funds Management Pvt Ltd, Shop No 1, Kashinath CHS, Ghantali Mandir Road Nr Ghantali Devi Mandir.Naupada, Thane-400602, Tel : 022-25401690,25414594. **THIRUCHIRAPALLI**: SBI Funds Management Pvt Ltd, No.60/2, I Floor,

Krishna Complex, Sastri Road, Tennur, Trichy- 620017, Tel: 0431-4000667. **THISSUR** :SBI Funds Management Pvt Ltd, C/o State Bank of India, Thichur Town Branch, Poonam Complex, M G Road, Thissur – 680001, Kerala. **THRISSUR**: SBI Funds Management Pvt Ltd, First Floor, Pooma Complex, M. G. Road, Trissur – 680001 Tel: 0487-2445700. **TINSUKIA**: SBI Funds Management Pvt Ltd, 3rd Floor, State Bank of India, Tinsukia Branch, S.R. Lohia Road, Tinsukia, Assam Pin-786125, Tel: 03742332365. **TIRUNELVELI** : SBI Funds Management Pvt Ltd, 182 E, Shop no 7, Arunagiri Uma Complex, S.N.High Road, Tirunelveli - 627001, Tel: 0462 4220023. **TIRUPATI**: SBI Funds Management Pvt Ltd, C/o SBI Korlagunta Branch, Near Leelamahaj Junction, Tirupathi. -517501, Tel: (0877)6450828. **UDAIPUR**: SBI Funds Management Pvt Ltd, SBI City Branch, Babu Bazaar, Near Delhi Gate, Udaipur.313001, Tel: 9928191961. **VADODARA** : SBI Funds Management Pvt Ltd, 101 - 105, Glacier Complex, Near Pizza In, Jaselpur Road, Vadodara - 390007, Tel : (0265) 2323010. **VIJAYAWADA** : SBI Funds Management Pvt Ltd, DNO.29-6-23, 1st Floor, Sri Raja Rajeswari Complex, Ramachandra Rao Road, Suryaraopeta, Vijayawada – 520 002. Tel : 0866 2436113 / 2438217. **VALSAD**: SBI Funds Management Pvt Ltd, 101, Amar Chambers, Near HDFC Bank, Opposite Lal School, Valsad - 396001, Tel: 02632- 245440. **VAPI** : SBI Funds Management Pvt Ltd, C/o State Bank of India, 1st Floor, Shop No. 21, Shopper Stop, Opp. Imran Nagar, Silvasa Road, Vapi – 396191, Gujarat. **VARANASI**: SBI Funds Management Pvt Ltd, 2nd Floor, Banaras TVS Building,, D-58/12, A-7, Sgra, Varanasi-221010, Tel: 0542-222492. **VELLORE** : SBI Funds Management Pvt Ltd, State Bank of India Officers Line Vellore - 632001, Tamil Nadu. **VISHAKAPATNAM**: SBI Funds Management Pvt Ltd, C/o.SBI Main Branch, Near Rednam Circle, Vishakhapatnam- 530 020, Tel: 0891-3293018. **VASHI** : SBI Funds Management Pvt Ltd, Tower No 7, F 219, 2nd floor, Vashi Infotech Park, Above Vashi railway station building, Navi Mumbai - 400703, Tel : 022-27810371/27810368. **WARANGAL**: SBI Funds Management Pvt Ltd, 1st Floor, SBH Zonal Office, JPN Road, Warangal-506002, Tel: 0870-2430307.

CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

AHMEDABAD: 111-113, 1st Floor - Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad – 380006 Tel: 079-30082468/69. **AGARTALA**: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala-799001, Tel: 09862923301. **AGRA**: No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002, Tel: 0562-324 2267. **AHMEDNAGAR**: B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar- Aurangabad Road, Ahmednagar -414 001, Tel: 241-6450282. **AJMER**: AMC No. 423/30, Near Church, Brahampuri, Opp T B Hospital, Jaipur Road, Ajmer-305001, Tel: 0145-329 2040. **AKOLA** : Opp. RLT Science College, Civil Lines, Akola-444001, Tel: 724-3203830. **ALIGARH**: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001, Tel: 571-3200301. **ALLAHABAD**: 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad-211001, Tel: 0532-329 1274. **ALLEPPEY**: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey-688011, Tel: 477-3209718. **ALWAR**: 256A, Scheme No:1, Arya Nagar, Alwar-301001, Tel: 0144-3200451. **AMARAVATI** : 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati-444601, Tel: 0721-329 1965. **AMBALA**: Opposite PEER, Bal Bhavan Road, Ambala, Ambala-134003, Tel: 171-3248787. **AMRITSAR**: SCO - 18J, 'C', Block Ranjit Avenue, Amritsar-140001, Tel: 0183-5099995, 3221379. **ANAND**: 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand-388001, Tel: 02692-325071. **ANANTAPUR**: 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur -515 001, Tel: 8554-326980, 326921. **ANDHERI** : CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri, Andheri-400069, Tel: 22-32208018. **ANKLESHWAR**: Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch -393002, Tel: 02646-310207. **ARAMBAGH**: Ward No 5, Basantapur More, PO Arambag, Hoogly Arambagh - 712601, West Bengal, Tel no. 03211-211003. **ASANSOL**: Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303, Tel: 0341-329 5235, 329 8306. **AURANGABAD** : Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad-431001, Tel: 0240-329 5202, 2050664. **BAGALKOT**: 1st floor, E Block Melligeri Towers, station road, Bagalkot-587101, Tel: 8354-225329. **BALASORE**: B C Sen Road, Balasore-756001, Tel: 06782-326808. **BANGALORE**: Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore-560 042, Tel: 080-3057 4709, 3057 4710, 30578004, 30578006. **BANKURA**: Cinema Road, Nutanganj, Beside Mondal Bakery, PO & District Bankura, Bankura - 722101, West Bengal, Tel. no. 03242-252668. **BAREILLY**: F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly-243001, Tel: 581-3243322. **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**: 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary-583101, Tel: 08392-326848. **BERHAMPUR**: First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur-760001, Tel: 0680-3205855. **BHAGALPUR**: Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur-812002, Tel: 641-3209094. **BHARUCH (PARENT: ANKLESHWAR TP)**: F-108, Rangoli Complex, Station Road, Bharuch, Bharuch -392001, Tel: -098253 04183. **BHATINDA**: 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR**: 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar-364002, Tel: 0278-3208387, 2567020. **BHILAI**: Shop No. 117, Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bhilai-490020, Tel: 9203900630. **BHILWARA**: Indrapartha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara-311001, Tel: 01482-231808, 321048. **BHOPAL**: Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011, Tel: 0755-329 5873. **BHUBANESWAR**: Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel

Nagar, Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. **BHUJ**: Data Solution, Office No:17, 1st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch-370001, Tel: 02832-320924. **BHUSAWAL (PARENT: JALGAON TP)**: 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201, Tel: -. **BIJAPUR**: 1st floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. **BIKANER**: F 4,5 Bothra Complex, Modern Market, Bikaner, Bikaner-334001, Tel: 151-3201590. **BILASPUR**: 2nd Floor, Gwalani Chambers, St Xavier School Road, In Front of CIT (Income Tax) Office, Vyapar Vihar, Bilaspur - 495001, Tel: 9203900626. **BOKARO**: Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro -827004, Tel: 06542-324 881. **BURDWAN**: 399, G T Road, Basement of Talk of the Town, Burdwan-713101, Tel: 0342-320 7077. **CALICUT**: 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut-673016, Tel: 0495-325 5984. **CHANDIGARH**: Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh-160 017, Tel: 0172-304 8720, 304 8721, 304 8722, 3048723. **CHANDRAPUR**: Near Bangalore Bakery, Kasturba Road, Chandrapur, Chandrapur-442402, Tel: 7172-253108. **CHENNAI**: Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034, Tel: 044-39115 561, 39115 562, 39115 563, 39115 565. **CHENNAI**: Rayala Towers, 158, Anna Salai, Chennai - 600002 Tel: 044 30407236. **CHHINDWARA**: Shop No. 01, Near Puja Lawn, Parasia Road, Chhindwara - 480 001, Madhya Pradesh, Tel No: 9203900507. **CHIDAMBARAM**: Shop No. 1 & 2, saradaram complex door no 6-7, Theradi kadai street, Chidambaram, Chidambaram-608001, Tel: 4144-221746. **CHITTORGARH**: 3 Ashok Nagar, Near Heera Vatika, Chittorgarh -312001, Tel: 1472-324810. **COCHIN**: Ittoop's Imperial Trade Center, Door No. 64/5871 - D, 3rd Floor, M. G. Road (North), Cochin-682 035, Tel: 0484-323 4658. **COIMBATORE**: Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore-641 002, Tel: 0422-301 8000. **COOCHBEHAR**: N. N. Road, Power House Choupathi, Coochbehar - 736101, West Bengal, Tel. no.: 9378451365. **CUTTACK**: Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001. **DARBHANGA**: Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga, Darbhanga-846001, Tel: 6272-326989. **DAVENEGERE**: 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN**: 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR**: S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112, Tel: 6432-320227. **DEWAS**: Tarani Colony, Near Pushp Tent House, Dewas - 455001, Madhya Pradesh, Tel no: 07272-403382, **DHANBAD**: Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad-826001, Tel: 0326-2304675. **DHARMAPURI** : 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri -636 701, Tel: 4342-310304. **DHULE**: H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule-424 001, Tel: 2562-329902. **DURGAPUR**: City Plaza Building, 3rd floor, City Centre, Durgapur-713 216, Tel: 0343-329 8890, 329 8891, 6451419. **ERODE**: 197, Seshaiyer Complex, Agraharam Street, Erode-638001, Tel: 0424-320 7730. **FAIZABAD**: Amar Deep Building, 3/20/14, 11nd floor, Niyawan, Faizabad - 224001, Tel No: 9235406436. **FARIDHABAD**: B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001, Tel: 0129-3241148. **GANDHIDHAM**: S-7, Ratnakala Arcade, Plot No. 231, Ward - 12/B, Gandhidham - 370201, Gujarat. Tel. No. - 02836-650116. **GHAZIABAD**: 113/6 I Floor, Navyug Market, Gazhiabad-201001, Tel: 0120-3266917, 9910480189 (mobile of CH). **GOA**: No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) -403 001, Tel: 0832-325 1755, 325 1640. **GONDAL (PARENT RAJKOT)**: A/177, Kailash Complex, Opp. Khedut Decor, GONDAL-360 311, Tel: 0281-329 8158. **GORAKHPUR**: Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur-273001, Tel: 0551-329 4771. **GULBARGA**: Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Gulbarga-585 101, Tel: 8472-310119. **GUNTUR**: Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002, Tel: 0863-325 2671. **GURGAON**: SCO - 16, Sector - 14, First floor, Gurgaon-122001, Tel: 0124-326 3763. **GUWAHATI**: A.K. Azad Road, Rehabari, Guwahati-781008, Tel: 0361-260 7771. **GWALIOR**: G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior-474002, Tel: 0751-320 2311. **HALDIA**: 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia, Haldia-721 602, Tel: 3224-320273. **HALDWANI**: Durga City Centre, Nainital Road, Haldwani, Haldwani -263139, Tel: 5946-313500. **HARIDWAR**: No. 7, Kanya Gurukul Road, Krishna Nagar, Haridwar - 249404, Uttarakhand, Phone no: 1334-245828, **HAZARIBAG**: Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR**: D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar -383 001, Tel: 2772-321080. **HISAR**: 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR** : Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR**: No.9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO Office, Mathigiri, Hosur - 635110, Tel: 04344-645010. **HUBLI**: No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD**: 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE**: 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **JABALPUR**: 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR**: R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. **JALANDHAR**: 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar-144001, Tel: 0181-2222882. **JALGAON**: Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA** : Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Jalna-431 203, Tel: -. **JAMMU**: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004, Tel: 09205432061, 2432601. **JAMNAGAR**: 217/218,

Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur-831001, Tel: 0657-3294202. **JAUNPUR:** 248, FORT ROAD, Near AMBER HOTEL, Jaunpur -222001, Tel: 5452-321630. **JHANSI:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi-284001, Tel: 510-3202399. **JODHPUR:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT:** Ganesh Chandra Baruah Complex. K.B.Road, Near Doss & Co., Jorhat 785001 AAssam. Phone no. - 0376-2932558. **JUNAGADH:** "AASTHA PLUS", 202-A, 2nd floor, Sardarbag road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh - 362001, Gujarat, Tel: 0285-6540002. **KADAPA:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa-516 001, Tel: 8562-322099. **KAKINADA:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Kakinada-533 001, Tel: 884-320 7474, 320 4595. **KALYANI:** A - 1/50, Block - A, Dist Nadia, Kalyani-741235, Tel: 033-32422712. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur-670004, Tel: 497-324 9382. **KANPUR:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur-208 001, Tel: 0512-3918003, 3918000, 3918001, 3918002. **KARIMNAGAR:** HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar -505 001, Tel: 878-3205752, 3208004. **KARNAL (PARENT :PANIPAT TP):** 7, 2nd Floor, Opp Bata Showroom, Kunjapura Road, Karnal -132001, **KARUR:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur -639002, Tel: 4324-311329. **KATNI:** 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI-483 501, Tel: 7622-322104. **KESTOPUR:** S.D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West), Shop No. 1M, Block -C (Ground Floor), Kestopur - 700101, Kolkata. **KHAMMAM :** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM-507 001, Tel: 8742-323973. **KHARAGPUR:** H.NO.291/1, Ward No-15, Malancha Main Road, Opposite UCO Bank, Kharagpur, Kharagpur-721301, Tel: 3222-323984. **KOLHAPUR:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **KOLKATA:** Saket Building, 44 Park Street, 2nd Floor, Kolkata-700016, Tel: 033-3058 2285, 3058 2303, 30582281. **KOLLAM:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam-691001, Tel: 474-3248376, Cell:9847067534. **KORBA:** Shop No 6, Shriram Commercial Complex, Infront of Hotel Blue Diamond, Ground Floor, T.P. Nagar, Korba-495677, Chhattisgarh. **KOTA:** B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM:** Jacob Complex, Building No - Old No-1319F, New No - 2512D, Behind Makkil Centre, Good Sheperd Road, Kottayam - 686001 Tel: 0481-3207 011. **KUMBAKONAM:** Jailani Complex, 47, Mutt Street, Kumbakonam-612001, Tel: 435-3200911. **KURNOOL:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Kurnool -518 004, Tel: 8518-312 978, 312 970. **LUCKNOW:** Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow-226 001, Tel: 0522-391 8000, 391 8001, 391 8002, 3918003. **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301 8000, 301 8001. **MADURAI:** 1st Floor, 278, North Perumal Maistry street, Nadar Lane, Madurai-625 001, Tel: 0452-325 2468. **MALDA:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 3512-329951. **MANGALORE:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003, Tel: 0824-325 1357, 325 2468. **MANIPAL:** Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal - 576 104, Karnataka, Tel: 9243689046. **MAPUSA (PARENT ISC : GOA):** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Mapusa-403 507, Tel: 09326126122. **MARGAO:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao-403 601, Tel: 832-3224658. **MATHURA:** 159/160 Vikas Bazar, Mathura-281001, Tel: 0565-3207007. **MEERUT:** 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002, Tel: 0121-325 7278. **MEHSANA:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana-384 002, Tel: 2762-323985, 323117. **MIRZAPUR:** Dhundhi Katra, Mirzapur-231001, Tel: 5442-220282. **MOGA:** Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MORADABAD:** B-612 'Sudhakar', Lajpat Nagar, Moradabad-244001, Tel: 0591-329 9842. **MUMBAI:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. **MUZAFFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 0621-3207052. **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore-570009, Tel: 0821-3294503. **NADIAD (PARENT TP: ANAND TP):** F 142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001, Gujrat. **NAGERCOIL:** 47, Court Road, Nagercoil-629 001, Tel: 4652-229549. **NAGPUR:** 145 Lendra, New Ramdaspath, Nagpur-440 010, Tel: 0712-325 8275, 3258272, 2432447. **NAMAKKAL:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. **NASIK:** Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik-422005, Tel: 0253-325 0202. **NANDED:** Shop No. 303, 1st Floor, Raj Mohd. Complex, Main Road, Shrinagar, Nanded - 431 605, Maharashtra, Tel no: 9579444034, **NAVSARI:** 16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396 445, Gujarat, Tel: 02637-650144. **NELLORE:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore-524001, Tel: 0861-329 8154, 320 1042. **NEW DELHI :** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi -110 055, Tel: 011-30482468, 30588103, 30482468. **NOIDA:** C-81, 1st floor, Sector - 2, Noida-201301, Tel: 120-3043335. **ONGOLE:** Old govt hospital Road, Opp Konigetiguptha Apartments., Ongole-523001, Tel: 8592-281514. **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. **PALANPUR:** 3rd Floor, T - 11, Opp. Government Quarter, College Road, Palanpur, Palanpur-385001, Tel: 2742-321811. **PANIPAT:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G. T.Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. **PATHANKOT:** 13 - A, Ist Floor, Gurjeet Market Dhangu Road, Pathankot - 145001, Punjab. Tel no. 0186 - 3205010. **PATIALA:** 35, New lal Bagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna-800 001, Tel: 0612-325 5284, 325 5285, 3255286. **PERINTHALMANNA:** 1st floor, Mashreq Trade centre, Calicut Road, Perinthalmanna, Malappuram (Dist) - 679322 Kerala, Phone no 4933315153, **PHAGWARA:** Opposite BSNL Telephone Exchange, Model Town, Phagwara - 144401, Punjab, Phone no: 1824-260336,

PONDICHERRY: S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORT BLAIR:** IInd Floor, PLA Building, Opp. ITF Ground, VIP Road, Junglighat, Port Blair-744 103 Phone no.- 03192-230506 **PUNE:** Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune-411 004, Tel: 020-3028 3005, 3028 3003, 3028 3000. **RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli, Rae Bareli -229001, Tel: 535-3203360. **RAIPUR:** HIG,C-23, Sector - 1, Devendra Nagar, Raipur-492004, Tel: 0771-3296 404, 3290830. **RAJAHMUNDRY:** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry-533 101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117, Tel: 4563-327520. **RAJKOT:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 8058. **RATLAM:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. **ROHTAK:** 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak-124001, Tel: 01262-318589. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROURKELA:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela-769001, Tel: 0661-329 0575. **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar-470 002, Tel: 7582-326894. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hath Gate, Court Road, Saharanpur, Saharanpur-247001, Tel: 132-2712507. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur-768001, Tel: 0663-329 0591. **SANGLI:** Jiveshwar Krupa Bldg, Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416, Tel: - 0233 - 6600510. **SATARA:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHILLONG:** D'Mar Shopping Complex, Lakari Building, 2nd Floor, Police Bazar, Shillong-793001, Tel. no. : 0364-2502511. **SHIMLA:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga-577 201, Tel: 8182-322 980. **SILIGURI:** No 7, Swamiji Sarani, Ground Floor, Ground Floor, Hakimpara, Siliguri-734001, Tel: 0353-329 1103. **SIRSA:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur-261001, Tel: 5862-324356. **SOLAN:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212, Tel: 1792-321075. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur-413001, Tel: 0217-3204200. **SREERAMPUR** - 102, Alokalya, Ground Floor, N.S. Avenue, Sreerampur -712 201, Phone no.- 033 - 26628176. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 4-4-96, First Floor, Vijaya Ganapathi Back Side, Nanubala Street, Srikakulam-532 001, Tel: 8942- 650110. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 09389 403149. **SURAT:** Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp. Dhiraj Sons, Athwalines, Surat-395 001, Tel: 0261-326 2267, 326 2468, 326 0352. **SURENDRANAGAR:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar-363035, Tel: 2752-320233. **THANE:** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane -400 602, Tel: 22-31920050. **THIRUPPUR:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur-641601, Tel: 0421-3201271. **THIRUVALLA:** 24/590-14, C.V.P Parliament Square Building, Cross Junction, Thiruvalla - 689 101, Kerala, Tel no: 0469 - 6061004. **TINSUKIA:** Dhawal Complex, Ground Floor, Durgabari, Rangagora Road, Near Dena Bank, Tinsukia-786125, Tel: 374-2336742. **TIRUNELVELI:** 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli-627001, Tel: 0462-320 0308. **TIRUPATHI:** Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi-517 501, Tel: 0877-3206887. **TRICHUR:** Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909. **TRIVANDRUM:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004, Tel: 0471-324 0202. **TUTICORIN:** Ground Floor, Mani Nagar, Tuticorin, Tuticorin-628 008, Tel: 461-3209960. **UDAIPUR:** 32 Ahinsapuri, Fatehpura Circle, Udaipur-313004, Tel: 0294-3200054. **UDHAMPUR:** Guru Nanak Institute, NH-1A, Udhampur - 182101, Jammu, Tel no: 191-2432601, **UJJAIN:** 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain -456 010, Tel: 734-3206291. **UNJHA (PARENT: MEHSANA):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha -384 170, Tel: -. **VADODARA:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007, Tel: 0265-301 8032, 301 8031. **VALSAD:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001, Tel: 02632-324623. **VAPI:** 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 0260 - 6540104. **VARANASI:** Varanasi- Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathayatra, Beside Kuber Complex, Varanasi-221010, Uttar Pradesh, **VASO(PARENT GOA):** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Savidha Complex, Near ICICI Bank, Vasco da gama -403802, Tel: -. **VELLORE:** No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore-632 001, Tel: 0416-3209017. **VIJAYAWADA:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada-520 010, Tel: 0866-329 9181, 329 5202. **VISAKHAPATNAM:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam-530 016, Tel: 0891-329 8397, 329 8374, 2554893. **WARANGAL:** A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal - 506001, Tel. no. 0870 - 6560141. **YAMUNA NAGAR:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar-135 001, Tel: 1732-316770. **YAVATMAL:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatmal-445 001, Tel: 7232-322780.