


**Asset Management Company :**

SBI Funds Management Pvt. Ltd.

(A Joint Venture between State Bank of India &amp; AMUNDI)




**Mutual Fund :**
**SBI MUTUAL FUND**  
 A partner for life
**KEY INFORMATION MEMORANDUM**
**SBI DYNAMIC**  
**ASSET ALLOCATION FUND**  
 AN OPEN-ENDED DYNAMIC ASSET ALLOCATION SCHEME

**This product is suitable for investors who are seeking\*:**

- Income and capital appreciation.
- Dynamic Asset allocation between equity related Instruments and fixed income instruments so as to provide with long term capital appreciation.
- High risk.  (Brown)

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

Note: Risk may be represented as:

	(BLUE) investors understand that their principal will be at low risk		(YELLOW) investors understand that their principal will be at medium risk		(BROWN) investors understand that their principal will be at high risk
---	--	---	---	---	--

**OFFER OF UNITS OF RS. 10 EACH DURING THE NEW FUND OFFER  
AND NAV RELATED PRICES ON ONGOING BASIS**

NEW FUND OFFER OPENS ON	NEW FUND OFFER CLOSES ON	SCHEME RE-OPENS
MARCH 10, 2015	MARCH 24, 2015	ON OR BEFORE APRIL 10, 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 &amp; 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.

 Visit us at [www.sbimf.com](http://www.sbimf.com)

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

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

<b>Type of Scheme</b>	An open ended dynamic asset allocation scheme		
<b>Investment Objective</b>	<p>The objective of the fund will be to provide investors with an opportunity to invest in a portfolio of a mix of equity and equity related securities and fixed income instruments. The allocation between fixed income and equity instruments will be managed dynamically so as to provide investors with long term capital appreciation.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be achieved.</p>		
<b>Asset Allocation Pattern</b>	The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner:		
	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>	
		<b>Minimum</b>	<b>Maximum</b>
	Equity and Equity related instruments including foreign securities#	0	100
	Debt and Money Market Instrument*	0	100
	<p>The Scheme shall invest in derivatives within the limits, as prescribed by SEBI from time to time</p> <p>* Exposure to securitized debt may be to the extent of 20% of the net assets.</p> <p>Exposure in derivatives will not exceed 50% of the net asset of the Scheme. The cumulative gross exposure through Equity &amp; Equity related instruments, Debt &amp; Money Market Securities including derivatives positions will not exceed 100% of the net asset of the Scheme.</p> <p>The Scheme shall not invest in repo in corporate debt.</p> <p>The Scheme may engage in securities lending and short selling in accordance with SEBI (MF) Regulations.</p> <p>Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the fund follows internal norms vis-a-vis exposure to a particular scrip or sector. These norms are reviewed on a periodic basis and monitored regularly.</p> <p>#Investments in foreign securities /ADR/GDR/ would comply with the Guidelines and overall limits laid down for Mutual funds by SEBI for investments in foreign securities.</p>		
<b>Investment Strategy</b>	<p>SBI Dynamic Asset Allocation Fund endeavours to meet the objective of this fund mainly from asset allocation between asset classes. This approach will help reduce the risk of tracking the individual asset classes. Based on historical observation, these asset classes exhibit very different risk - return profile and a low correlation to each other. Both Debt and Equity have a tendency to outperform each other on a relative risk adjusted basis under different market conditions. The fund strategy is based on the persistence of such outperformance over longer periods. The Scheme will allocate higher weight to the asset class that is relatively favourable under the prevailing market and economic conditions. The fund manager will aim for a superior risk adjusted returns over long time periods. The entire approach is rule based and involves a list of checklists and filters to generate buy and sell signals. The key feature of this approach is its design to buy into weakness and to sell into strength.</p> <p>The optimal allocation between Equity, Debt and Cash will be based on three principles:</p> <ul style="list-style-type: none"> <li>• Momentum</li> <li>• Rate of change in momentum</li> <li>• Exhaustion of momentum</li> </ul> <ol style="list-style-type: none"> <li>1. <b>Momentum:</b> The model assess the relative strength of momentum for each asset class by examining whether current prices are above or below historical moving average prices for short and medium term periods. By using a combination of moving averages for different terms, we expect a higher stability and confidence in the momentum indicator. The asset class that shows a higher ratio between current price and the moving average price will get a higher weighting.</li> <li>2. <b>Rate of change:</b> The model uses the rate of change in the momentum of the underlying assets in addition to the relative strength of the momentum to mitigate the risk of frequent changes in the signals. For an asset class to be considered strongly trending higher not only does the current price need to be above the moving averages but also the rate of change for the moving averages also need to be positive.</li> <li>3. <b>Exhaustion of momentum:</b> A system based on momentum indicators attempt to identify</li> </ol>		

## Key Information Memorandum

	<p>a trend that is likely to persist and remain strong for a long period. However, even with very strong well-defined trends, there is likely to be a point at which the trend gets exhausted and there will be a reversal in price. The model incorporates the third and essential component of “momentum-exhaustion” which attempts to identify the price and time points at which the probability of a short-term reversal in price trend is quite high. The strategy involves tracking price behaviour and identifying price relationships that typically appear prior to and coincident with market turning points.</p> <p>This framework requires the fund manager to monitor the level, rate of change and pattern of changes in the momentum for these asset classes on a regular basis. Under normal conditions, the fund manager would take the decision to reallocate the funds based on the relative strength of momentum and its rate of change for each asset class. However given the indications of momentum exhaustion reallocation will be based on the contrary stance to the existing momentum signal. In this framework, Fund Manager will use the “momentum-exhaustion” strategy solely on the equity asset class. When either a buy or sell signal is triggered using this strategy, the weight obtained for equity using the Momentum and Rate of change framework will be over-ruled. In other words, under a “Buy” signal, the portfolio will entirely shift to the equity asset class while under the “Sell” signal, the equity weight in the portfolio will be reduced to zero. This will last as long as the buy or sell signal is active. The “momentum-exhaustion” signals will eventually get deactivated either upon realizing a pre-calculated profit target or upon reaching a stop-loss level. Buy and sell signals using the “momentum-exhaustion” strategy are triggered relatively infrequently.</p> <p>The frequency of reallocation and portfolio turnover will be maintained under control by allowing small deviation from the target weights suggested by the above strategy. The asset classes will retain market adjusted weights as long as the deviation from targeted weight is below an absolute percentage threshold. The allocation strategy of SBI Dynamic Asset Allocation Fund, under certain volatile market conditions, may signal frequent rebalancing of the portfolio in a short period of time.</p> <p>The Scheme will use the derivatives for portfolio rebalancing. Use of derivatives will provide us the ability to follow these frequent signals and efficiently manage the fund. Derivatives on major equity indices are more liquid and less expensive to transact in comparison to selling or buying each individual securities in the portfolio. Derivatives will provide the ability to make larger changes in the allocation without increasing the risk of illiquidity. The exposure to derivatives will be gradually reduced as the market retains a stable trend.</p>
<b>Risk Profile of the Scheme</b>	<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"> <li>SBI Dynamic Asset Allocation Fund will be investing in Equity and equity related securities including derivatives, foreign securities, debt, money market instruments /Units of debt &amp; liquid mutual funds. The liquidity of the scheme’s investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme’s investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.</li> <li>Risk associated with investing in Equity and Equity related instruments: Equity and Equity related instruments are volatile in nature and are subject to price fluctuations on daily basis.</li> <li>Risk associated with derivatives: Scheme may invest in derivatives such as options &amp; futures, the risks associated with such derivatives would be applicable.</li> <li>Risk associated with investing in fixed income securities: Investment in Debt and money market instruments is subject to credit risk, interest rate risk, reinvestment risk etc.</li> <li>Risk associated with investing in securitised debt: Investment in securitised debt is subject to liquidity risk, limited recourse, Delinquency &amp; Credit Risk, Risks due to possible prepayments, risk due to bankruptcy of the Originator or Seller etc.</li> <li>Risks associated with investing in Foreign Securities: Apart from the specific risk associated with the type of underlying instruments such investments also carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls, political circumstances etc.</li> <li>Risk associated with Stock Lending: If the Scheme undertakes stock lending, it may be exposed to the risks inherent to securities lending, including the risk of failure of</li> </ol>

	the other party to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary.
<b>Risk Control</b>	<p>Investments in equity, debt and derivative securities carry various risks such as inability to sell securities, trading volumes and settlement periods, market risk, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging.</p> <p>In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p> <p>Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.</p> <p>For risk control, the following may be noted:</p> <p><b>Liquidity risks:</b> 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><b>Interest Rate Risk:</b> Changes in interest rates affect the prices of bonds as well as equity. If interest rates rise the prices of bonds fall and vice versa. Equity might be negatively affected as well in a rising interest rate environment A well-diversified portfolio may help to mitigate this risk.</p> <p><b>Volatility risks:</b> 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</p>
<b>Credit Evaluation Policy</b>	<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</p> <p>Key focus areas are : • Management Quality; • Financial Analysis; • Business Analysis; • Industry Analysis; • Regulatory Environment; • Feedback from Creditors; • Other Issues; auditor report and qualifications, etc</p> <p>Regular management interaction at various levels, supported by plant visits, interaction with rating agencies is part of the process.</p>
<b>Plans / Options</b>	<p>The scheme would have two plans viz Direct Plan &amp; Regular Plan.</p> <p>Both plans provide two options for investment - Growth Option and Dividend Option. Under the Dividend option, facility for reinvestment, payout &amp; transfer of dividend is available. 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". In other cases, the default plan shall be considered as "Direct Plan". Between "Growth" or "Dividend" option, the default will be treated as "Growth". In "Dividend" option between "Reinvestment", "Payout" or "Transfer", the default will be treated as Reinvestment.</p> <p>In case neither distributor's code nor "Direct" is indicated in the application form, the same will be treated as "Direct Plan" application.</p> <p>All investors are requested to refer SID for detailed information on Plans &amp; Options.</p>
<b>Applicable NAV</b> (after the scheme opens for repurchase and sale)	<p><b>For subscription of below Rs. 2 lakhs</b> - In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For subscription of Rs. 2 lakh &amp; above:</b> In respect of purchase of units of the scheme, the closing NAV of the day on which the funds are available for utilization shall be applicable, provided the funds are realised up to 3.00 pm on a business day, subject to the transaction</p>

## Key Information Memorandum

	being time stamped appropriately. <b>For Redemptions including switch-out:</b> In respect of valid applications received on a business day, upto the 3.00 pm by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the 3.00 pm by the Mutual Fund, the closing NAV of the next business day shall be applicable.										
<b>Minimum Application Amount</b>	<b>Purchase:</b> Rs. 5000/- and in multiples of Re. 1 thereafter <b>Additional Purchase:</b> Rs. 1000/- and in multiples of Re. 1 thereafter <b>Repurchase:</b> Rs.1000/- or 100 Units or account balance whichever is lower										
<b>Minimum Amount of SIP</b>	Minimum investment amount for investing through SIP route after re-opening of the Scheme is as follows: Monthly - Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year										
<b>Switch In</b>	Investors can switch into the Scheme from the existing Schemes of SBI Mutual Fund (subject to completion of Lock-in Period, if any) during the New Fund Offer Period and ongoing basis at applicable NAV.										
<b>Switch Out</b>	Switch out from the scheme to any other existing scheme(s) of SBI Mutual Fund shall be allowed on an ongoing basis at applicable NAV.										
<b>Despatch of Repurchase (Redemption) request</b>	Within 10 business days of the receipt of the repurchase (redemption) request at the authorized Point of Acceptance of SBI Mutual Fund.										
<b>Benchmark Index</b>	50% Crisil 1 year CD Index + 50% BSE S&P Sensex										
<b>Dividend Policy</b>	Dividend declaration under the dividend option of the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees and no returns are assured under the scheme.										
<b>Fund Manager</b>	Mr. Dinesh Balachandran shall manage Equity & Equity related instruments & Debt and Money Market Instruments portion and Ms. Nidhi Chawla shall manage investments in foreign securities of the Scheme.										
<b>Trustee Company</b>	SBI Mutual Fund Trustee Company Private Limited										
<b>Performance of the scheme</b>	This scheme does not have any performance track record.										
<b>Expenses of the scheme</b>	<b>During NFO as well as Ongoing basis</b>										
<b>(i) Load Structure</b>	<b>Entry Load :</b> Not applicable <b>Exit Load:</b> For exit within 1 year from the date of allotment - 2% For exit after 1 year but within 2 years from the date of allotment - 1 % For exit after 2 years from the date of allotment - Nil. The AMC reserves the right to modify / change the load structure on a prospective basis.										
<b>(ii) Recurring expenses</b>	The AMC has estimated that upto 2.25% (plus allowed under regulation 52(6A)(c)) of the daily net asset will be charged to the schemes as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. as compared to regular plan, and no commission shall be paid from direct plan. Both the plans viz. Regular and Direct plan shall have common portfolio. These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations. However, as per regulation 52 of SEBI (MF) Regulations, Maximum limit of annual scheme recurring expenses under Regulation 52 are as under:										
	<table> <tr> <th>Slab Rates</th><th>As a % of daily net assets as per Regulation 52 (6) (c)</th></tr> <tr> <td>On the first Rs.100 Crores</td><td>2.25%</td></tr> <tr> <td>On the next Rs.300 Crores</td><td>2.00%</td></tr> <tr> <td>On the next Rs.300 Crores</td><td>1.75%</td></tr> <tr> <td>On the balance of the assets</td><td>1.50%</td></tr> </table>	Slab Rates	As a % of daily net assets as per Regulation 52 (6) (c)	On the first Rs.100 Crores	2.25%	On the next Rs.300 Crores	2.00%	On the next Rs.300 Crores	1.75%	On the balance of the assets	1.50%
Slab Rates	As a % of daily net assets as per Regulation 52 (6) (c)										
On the first Rs.100 Crores	2.25%										
On the next Rs.300 Crores	2.00%										
On the next Rs.300 Crores	1.75%										
On the balance of the assets	1.50%										

	<p>The scheme may charge additional expenses incurred towards different heads mentioned under regulations (2) and (4), not exceeding 0.20% of the daily net assets.</p> <p>In addition to expenses as permissible under Regulation 52 (6) (c), the AMC may charge the following additional costs or expenses to the scheme:</p> <ul style="list-style-type: none"> <li>• The service tax on investment management and advisory fees would be charged in addition to above limit.</li> <li>• Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 percent for derivative market trade. Further, In terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the 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 cost, if any) shall be borne by the AMC or by the trustee or sponsors.</li> <li>• 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 -             <ul style="list-style-type: none"> <li>(i) 30 percent of gross new inflows in the scheme, or;</li> <li>(ii) 15 percent of the average assets under management (year to date) of the scheme, whichever is higher:</li> </ul> <p>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.</p> <p>The Mutual Fund would update the current expense ratios on its website within two working days mentioning the effective date of the change.</p> <p>Any expenditure in excess of the limits specified in the SEBI Regulations shall be borne by the AMC.</p> <p>Actual expenses for the previous financial year: N.A.</p> </li> </ul>	
<b>Tax treatment for the Investors</b>	Investors will be advised to refer to the details in the Scheme Information Document, Statement of Additional Information & also independently refer to their tax advisor.	
<b>Liquidity facility</b>	This is an Open-ended scheme. Fresh Purchases and Redemptions at prices related to Applicable NAV on all Business days	
<b>Daily Net Asset Value (NAV) Publication</b>	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 published on every business days. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .	
<b>For Investor Grievances please Contact</b>	<b>Registrar</b>	<b>SBI Mutual Fund</b>
	<b>Computer Age Management Services Pvt. Ltd.,</b> (SEBI Registration No.: INR000002813) Rayala Towers 158, Anna Salai, Chennai - 600 002 Tel: 044 - 28881101/36 Email: <a href="mailto:enq_L@camsonline.com">enq_L@camsonline.com</a> , Website: <a href="http://www.camsonline.com">www.camsonline.com</a>	<b>Mr. C A Santosh</b> (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- 61793511 Email: <a href="mailto:customer.delight@sbimf.com">customer.delight@sbimf.com</a>

## Key Information Memorandum

<b>Monthly Disclosure of Schemes' Portfolio Statement</b>	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.
<b>Annual Report</b>	Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March every year.
<b>Unit holders' Information</b>	<p>Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:</p> <p>The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before tenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month:</p> <p>Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is issued, on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.</p> <p>Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement.</p> <p>Before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund will either publish the scheme's portfolio details in the newspapers or send it to the unit holders in the format as prescribed by SEBI (Mutual Funds) Regulations, 1996. The same will also be hosted on the website of the fund i.e. <a href="http://www.sbimf.com">www.sbimf.com</a>. and that of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a>. The publication of such statement shall be in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the fund is situated.</p> <p>Further, before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half - yearly unaudited financial results on the website of the Fund i.e. <a href="http://www.sbimf.com">www.sbimf.com</a> and that of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a>. A notice advertisement communicating the investors that the financial results shall be hosted on the website shall be published in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the fund is situated.</p>

### How this scheme is different from the existing schemes of SBI Mutual Fund

The objective of the fund will be to provide investors with an opportunity to invest in a portfolio of a mix of equity and equity related securities and fixed income instruments. The allocation between fixed income and equity instruments will be managed dynamically so as to provide investors with long term capital appreciation. Following are the details of other open ended hybrid schemes of SBI Mutual Fund:

- SBI Magnum Multiplier Plus Scheme: Investment objective / strategy** An open ended Scheme and the objective of the scheme is to provide the investor with long term capital appreciation/dividends along with the liquidity of an open-ended scheme. The Scheme will invest in diversified portfolio of equities of high growth companies. **Asset Allocation:** Equity & Equity related instruments - Not less than 70%; Debt Instruments (including securitized Debt) - Not more than 30%; Securitized Debt - Not more than 10% of the Investments in debt instruments; Money Market Instruments - Balance. **AUM as on January 30, 2015 (Rs. in Crores):** 1443.86 **Folio as on January 30, 2015:** 283501.
- SBI Magnum Balanced Fund: Investment objective / strategy:** An open ended Scheme and the objective is to provide investors long term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in a relatively safe portfolio of debt. **Asset Allocation:** Equity - Not less than 50%; Debt Instruments like debentures, bonds, etc. - upto 40%; Securitized Debt - Not more than 10% of the Investments in debt instruments; Money Market Instruments - Balance. **AUM as on January 30, 2015 (Rs. in Crores):** 1354.03. **Folio as on January 30, 2015:** 93741.
- SBI Magnum Equity Fund: Investment objective / strategy:** An open ended Scheme and the objective of the scheme is to provide the investor long term capital appreciation by investing in high growth companies along with the liquidity of an open-ended scheme through investments primarily in equities and the balance in debt and money market instruments. **Asset Allocation:** Equity & Equity related instruments - Not less than 70%; Debt Instruments - Not more than 30%; Securitized Debt - Not more than 10% of the Investments in debt instruments; Money Market Instruments - Balance. **AUM as on January 30, 2015 (Rs. in Crores):** 1332.57. **Folio as on January 30, 2015:** 329512.
- SBI Magnum Global Fund: Investment objective / strategy:** An open ended Scheme and the objective is to provide the investors maximum growth opportunity through well researched investments in Indian equities, PCDs, and FCDs from selected industries with high growth potential, and Bonds. **Asset Allocation:** Equity partly convertible debentures and

fully convertible debentures and Bonds - 80-100%; Money Market Instruments - 0-20%. **AUM as on January 30, 2015 (Rs. in Crores):** 1854.32. **Folio as on January 30, 2015:** 244465.

- **SBI IT Fund / SBI Pharma Fund / SBI FMCG Fund / SBI Contra Fund / SBI Emerging Businesses Fund: Investment objective / strategy:** To provide the investors maximum growth opportunity through equity investments in stocks of growth oriented sectors. There are four sub-funds dedicated to specific sectors viz. IT, Pharmaceuticals, FMCG, Contra sub fund for investment in stocks currently out of favour and Emerging Business Fund (EBF) to participate in the growth potential presented by various companies that are considered emergent and have export orientation/outsourcing opportunities or are globally competitive by investing in the stocks representing such companies. The fund may also evaluate emerging businesses with growth potential and domestic focus. **Asset Allocation:** For SBI IT Fund / SBI Pharma Fund / SBI FMCG Fund / SBI Contra Fund: Equity of a particular sector - 90-100%; Money Market Instruments - 0-10%; **For SBI Emerging Businesses fund:** Equity & Equity related instruments including derivatives across diversified sectors - at least 90%; Money Market Instruments - upto 10%. **AUM as on January 30, 2015 (Rs. in Crores):** IT - 87.14; Pharma - 387.90; FMCG - 238.95; Contra - 2233.08; EBF - 1695.96. **Folio as on January 30, 2015:** IT - 15418; Pharma - 33495; FMCG - 34720 Contra - 385635; EBF - 215737.
- **SBI Magnum Taxgain Scheme: Investment objective / strategy:** An open ended linked savings scheme and the the prime objective of scheme is to deliver the benefit of investment in a portfolio of equity shares, while offering deduction under section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus. Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of investment to avail Section 80C benefits. **Asset Allocation:** Equity/ Cum. Convertible Preference Shares/fully convertible Debenture and Bonds - 80 -100%; Money Market Instruments - 0 - 20%. **AUM as on January 30, 2015 (Rs. in Crores):** 5394.92; **Folio as on January 30, 2015:** 1105391.
- **SBI Nifty Index Fund: Investment objective / strategy:** The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the S&P CNX Nifty index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of S&P CNX Nifty index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/ loss plus dividend payments by the constituent stocks. **Asset Allocation:** Stocks comprising the CNX Nifty Index - Not more than 100%; Cash & call money - not more than 10%. **AUM as on January 30, 2015 (Rs. in Crores):** 41.67; **Folio as on January 30, 2015:** 2823.
- **SBI Arbitrage Opportunities Fund: Investment objective / strategy:** An open ended Scheme and the objective is to provide capital appreciation and regular income for unit holders by identifying profitable arbitrage opportunities between the spot and derivative market segments as also through investment of surplus cash in debt and money market instruments. **Asset Allocation:** Equity & Equity related instruments - 65 - 85%; Derivatives including Index Futures, Stock futures, Index options and Stock options - 65 -85%; Debt & Money Market Instruments 15-35% (of which securitized debt not more than 10% of the investment in debt instruments). **AUM as on January 30, 2015 (Rs. in Crores):** 366.01; **Folio as on January 30, 2015:** 2970.
- **SBI Blue Chip Fund: Investment objective / strategy:** An open ended Scheme and the objective of the scheme would be to provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of equity stocks of companies whose market capitalization is atleast equal to or more than the least market capitalised stock of BSE 100 Index. **Asset Allocation:** Equity & Equity related instruments including derivatives - 70 - 100%; Foreign securities / ADR/GDR - 0-10%; Fixed / Floating rate debt instruments - 0-30%; Money Market Instruments - 0-30%. **AUM as on January 30, 2015 (Rs. in Crores):** 1445.80; **Folio as on January 30, 2015:** 219362.
- **SBI Magnum Midcap Fund: Investment objective / strategy:** An open ended Scheme and the objective is to provide investors with opportunities for long-term growth in capital alongwith the liquidity of an open-ended scheme by investing predominantly in a well-diversified basket of equity stocks of Midcap companies. **Asset Allocation:** Equity and equity related instruments of midcap companies - 65-100%; Equity and equity related instruments of smallcap companies - 0-35%; Equity and equity related instruments of largecap companies - 0-20%; Foreign securities/ ADR's/GDR's - 0-10%; Debt & money market instruments - 0-30%. **AUM as on January 30, 2015 (Rs. in Crores):** 884.41; **Folio as on January 30, 2015:** 84042.
- **SBI Magnum Comma Fund: Investment objective / strategy:** An open ended Scheme and the objective is to generate opportunities for growth along with possibility of consistent returns by investing predominantly in a portfolio of stocks of companies engaged in the commodity business within the following sectors - *Oil & Gas, Metals, Materials & Agriculture* and in debt & money market instruments. **Asset Allocation:** Equity and equity related instruments of commodity based companies - 65-100%. Foreign securities/ ADR's/GDR's of commodity based companies - 0-10%; Fixed / Floating rated Debt instruments including derivatives - 0-30%; Money market instruments - 0-30%. **AUM as on January 30, 2015 (Rs. in Crores):** 236.75; **Folio as on January 30, 2015:** 66810.
- **SBI Magnum Multicap Fund: Investment objective / strategy:** An open ended equity Scheme and the objective is to provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme through an active management of investments in a diversified basket of equity stocks spanning the entire market capitalization spectrum and in debt and money market instruments. **Asset Allocation:** Equity and equity related instruments including derivatives - 70-100%; Foreign securities/ ADR's/GDR's - 0-10%; Fixed / Floating rate Debt instruments including

## Key Information Memorandum

derivatives - 0-30%; Money market instruments - 0-30%. **AUM as on January 30, 2015 (Rs. in Crores):**469.16; **Folio as on January 30, 2015:** 90522.

- **SBI Infrastructure Fund: Investment objective / strategy:** An open ended equity Scheme and the objective is to provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of equity stocks of companies directly or indirectly involved in the infrastructure growth in the Indian economy and in debt & money market instruments. **Asset Allocation:** Equity and equity related instruments including derivatives - 65-100%; Debt & Money market instruments - 0-35%. **AUM as on January 30, 2015 (Rs. in Crores):** 587.75; **Folio as on January 30, 2015:** 219049.
- **SBI PSU Fund: Investment objective / strategy:** An open ended equity Scheme and the objective is to provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme through an active management of investments in a diversified basket of equity stocks of domestic Public Sector Undertakings and in debt and money market instruments issued by PSUs and others. **Asset Allocation:** Equity and equity related instruments covered under the universe of PSU Companies including derivatives - 65-100%; Debt & Money market instruments - 0-35%. **AUM as on January 30, 2015 (Rs. in Crores):** 259.20; **Folio as on January 30, 2015:** 56182.
- **SBI Small and MidCap Fund: Investment objective / strategy:** The Scheme seek to generate income and long term capital appreciation by investing in a diversified portfolio of predominantly in equity and equity related securities of small & midcap Companies. **Asset Allocation:** Equity and equity related instruments - 90-100%; Debt & Money market instruments - 0-10%. **AUM as on January 30, 2015 (Rs. in Crores):** 246.27; **Folio as on January 30, 2015:** 16911.
- **SBI EDGE Fund: Investment objective / strategy:** An open ended Hybrid scheme and the objective of the scheme is to generate growth & capital appreciation by investing in Equity, Gold ETF and Debt & Money market instruments. **Asset Allocation:** Equity & Equity Related instruments - 20% to 45% ; Gold ETF - 20% to 45% ; Debt & money market instruments including securitized debt - 20% to 60%. **AUM as on January 30, 2015 (Rs. in Crores):** 10.96; **Folio as on January 30, 2015:** 1433.
- **SBI Ultra Short Term Debt Fund: Investment objective / strategy:** To provide investors with an opportunity to generate regular income with high degree of liquidity through investments in a portfolio comprising predominantly of money market instruments with maturity/residual maturity up to one year and debt instruments which are rated not below investment grade by a credit rating agency. **Asset Allocation:** Money market instruments (including cash/ CBLO / Repo and equivalent) and debt securities with maturity/residual maturity up to one year including debt derivatives - 65-100 %; Debt securities with maturity/residual maturity more than one year including debt derivatives - 0-35 %; Securitized Debt - Up to 30%. **AUM as on January 30, 2015:**3706.66; **Folio as on January 30, 2015:** 9667.
- **SBI Short Term Debt Fund: Investment objective / strategy:** To provide investors with an opportunity to generate regular income through investments in a portfolio comprising of debt instruments which are rated not below investment grade by a credit rating agency and money market instruments. **Asset Allocation:** Debt Securities including Money market Instruments & debt derivatives - 65-100; Securitized Debt - 0-35. **AUM as on January 30, 2015 (Rs. in Crores):** 2175.86; **Folio as on January 30, 2015:** 2,414.
- **SBI Magnum Monthly Income Plan (Monthly Income is not assured and is subject to availability of Distributable surplus): Investment objective / strategy:** The objective of the scheme will be to provide regular income, liquidity and attractive returns to the investors through an actively managed portfolio of debt, equity and money market instruments. Income may be generated through the receipt of coupon payments, the amortization of the discount on the debt instruments, receipt of dividends or purchase and sale of securities in the underlying portfolio. **Asset Allocation:** Equity and equity related instrument - Not More than 15%; Debt instrument (including securitized debt) and Govt Securities and Money Market instrument - Not less than 85%; Securitized Debt - Not more than 10 % of investment in debt instrument. **AUM as on January 30, 2015 (Rs. in Crores):** 230.91; **Folio as on January 30, 2015:** 11736.
- **SBI Premier Liquid Fund: Investment objective / strategy:** The investment objective of the scheme will be to provide attractive returns to the Magnum/Unit holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt and money market instruments. **Asset Allocation:** Debt instruments (including Debt derivatives) and Money Market instruments (including cash/ CBLO / Repo and equivalent) with a residual maturity in line with SEBI regulation - Up to 100%;Securitized Debt - Up to 20%. **AUM as on January 30, 2015 (Rs. in Crores):** 22344.44; **Folio as on January 30, 2015:** 6255.
- **SBI Magnum Children's Benefit Plan: Investment objective / strategy:** The investment objective of the scheme will be to provide attractive returns to the Magnum holders / Unit holders by means of capital appreciation through an actively managed portfolio of debt, equity and money market instruments. Income generated through the receipt of coupon payments, the amortization of the discount on the debt instruments, receipt of dividends or purchase and sale of securities in the underlying portfolio, will be reinvested. **Asset Allocation:** Equities or equity related instruments - Not more than 25%; Debt instruments (including Securitized debt) and Govt. Securities and Money market instruments - Upto 100%; Securitized Debt - Not more than 10 % of the investment in debt instrument. **AUM as on January 30, 2015 (Rs. in Crores):** 29.96; **Folio as on January 30, 2015:** 8771.
- **SBI Magnum Income Fund: Investment objective / strategy:** The objective of the scheme is to provide the investors an opportunity to earn, in accordance with their requirements, through capital gains or through regular dividends, returns that would be higher than the returns offered by comparable investment avenues through investment in debt & money market securities. **Asset Allocation:** Corporate debentures & Bonds / PSU / FI / Govt. Guaranteed Bonds / Other including Securitized Debt - Upto 90 %; Securitized Debt - Not more than 10 % of the investment in debt; Government Securities - Upto 90%; Call & Call Money - Upto 25%; Money Market instrument - Upto 25%; Units on other Mutual Fund

- Upto 5%. **AUM as on January 30, 2015 (Rs. in Crores): 2951.63; Folio as on January 30, 2015: 22886.**
- **SBI Magnum Gilt Fund: Investment objective / strategy:** To provide the investors/unitholders with returns generated through investments in government securities issued by the Central Government and / or a State Government. **Asset Allocation:** Government of India dated Securities - 100%; State Government dated Securities - 100%; Government of India Treasury bill - 100%. **AUM as on January 30, 2015 (Rs. in Crores): SBI Magnum Gilt Fund – Short Term - 166.17; SBI Magnum Gilt – Long Term - 712.21 Folio as on January 30, 2015: SBI Magnum Gilt Fund – Short Term - 423; SBI Magnum Gilt – Long Term - 3246.**
- **SBI Magnum Monthly Income Plan –Floater (Monthly Income is not assured and is subject to availability of Distributable surplus) Investment objective / strategy:** To provide regular income, liquidity and attractive returns to investors in addition to mitigating the impact of interest rate risk through an actively managed portfolio of floating rate and fixed rate debt instruments, equity, money market instruments and derivatives. **Asset Allocation:** Equity and equity related instrument including derivatives - 0 %-15%; Debt and debt related instruments including derivatives Of which - 85% - 100%; Of which Floating Rate Debt, Money Market instruments and derivatives - 65% - 100%; Fixed Rate Debt, Money Market instruments and derivatives - 0 %-20%; Securitized Debt - Not more than 10 % of investment in debt instrument. **AUM as on January 30, 2015 (Rs. in Crores): 23.82; Folio as on January 30, 2015: 1634.**
- **SBI Magnum Income Fund -1998 - Floating Rate Plan – Savings Plus Bond Fund: Investment objective / strategy:** To endeavour to mitigate interest rate risk and seek to generate regular income alongwith opportunities for capital appreciation through a portfolio investing in Floating rate debt securities, Fixed rate securities, derivative instruments as well as in Money Market instruments. **Asset Allocation:** Floating rate debt, money market and derivatives instruments - At least 65%; Fixed rate debt, money market and derivatives instruments - Not exceeding 35%. **AUM as on January 30, 2015 (Rs. in Crores): 836.77; Folio as on January 30, 2015: 13256.**
- **SBI Corporate Bond Fund: Investment objective / strategy:** The investment objective will be to actively manage a portfolio of good quality corporate debt as well as Money Market Instruments so as to provide reasonable returns and liquidity to the Unit holders. **Asset Allocation:** Corporate Debt securities including securitized debt - 80%- 100%; Money Market Instruments including T-Bills - 0%-20%. **AUM as on January 30, 2015 (Rs. in Crores): 145.45; Folio as on January 30, 2015: 2953**
- **SBI Dynamic Bond Fund: Investment objective / strategy:** The investment objective will be to actively manage a portfolio of good quality debt as well as Money Market Instruments so as to provide reasonable returns and liquidity to the Unit holders. **Asset Allocation:** Debt Instruments including Government Securities and Corporate Debt - 0-100%; Money Market Instruments - 0-100%. **AUM as on January 30, 2015 (Rs. in Crores): 4002.19; Folio as on January 30, 2015: 26885**
- **SBI Regular Savings Fund: Investment objective / strategy:** The investment objective of the scheme will be to provide attractive returns to the Magnum holders / Unit holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt, equity and money market instruments. **Asset Allocation:** Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds, Government Securities including Securitized Debt and International Bonds - Up to 100%; Of which Securitized Debt - Not more than 10% of the of the investments in debt instruments; Of which International Bonds - Within SEBI stipulated limits; Equity and Equity related instrument - Upto 20%; Derivatives instrument - Within approved limits; Cash and call and Money Market instrument - Upto 25%. **AUM as on January 30, 2015 (Rs. in Crores): 16.34; Folio as on January 30, 2015: 1240.**
- **SBI Magnum Insta Cash Fund: Investment objective / strategy:** The objective of the SBI Magnum InstaCash Fund is to provide investors an investment opportunity to earn returns through investment in debt & money market securities, while having the benefit of very high degree of liquidity. The objective of Liquid Floater Plan of the scheme is to mitigate interest rate risk and generate opportunities for regular income through a portfolio investing predominantly in floating rate securities and money market instruments. **Asset Allocation:** Debt instruments (including Debt derivatives) and Money Market instruments (including cash/ CBLO / Repo and equivalent) with a residual maturity in line with SEBI regulation - Upto 100%; Securitized Debt - Up to 20%. **AUM as on January 30, 2015 (Rs. in Crores): SBI Magnum InstaCash Fund: 1134.59; SBI Magnum InstaCash –Liquid Floater: 85.95; Folio as on January 30, 2015: SBI Magnum InstaCash Fund: 13152; SBI Magnum InstaCash –Liquid Floater: 2327.**
- **SBI Treasury Advantage Fund: Investment objective / strategy:** The scheme seeks to generate regular income through a judicious mix of portfolio comprising, predominantly of money market instruments and short term debt securities. **Asset Allocation:** Money market instruments with residual maturity of upto 1 year - 50-100%; Debt securities including corporate debt, securitised debt and government securities. - 0-50%. **AUM as on January 30, 2015 (Rs. in Crores): 198.48; Folio as on January 30, 2015: 1658.**
- **SBI Benchmark Gsec Fund: Investment objective / strategy:** The Scheme seeks to generate credit risk-free returns by investing predominantly in government securities with average maturity of 10 years. **Asset Allocation:** Dated Government Securities - 65-100%; Treasury Bills, Reverse Repo & CBLO - 0-35%. **AUM as on January 30, 2015 (Rs. in Crores): 4.15; Folio as on January 30, 2015: 82.**
- **SBI Inflation Indexed Bond fund: Investment objective / strategy:** The investment objective of the scheme is to generate capital appreciation and income through investment in inflation indexed Securities. **Asset Allocation:** Inflation Indexed Securities - 70-100%; Debt and Money Market Instrument /Units of debt & liquid mutual funds - 0-30%. **AUM as on January 30, 2015 (Rs. in Crores): 19.52; Folio as on January 30, 2015: 946.**

Date: February 4, 2015

### GENERAL INFORMATION AND GUIDELINES

#### GENERAL INFORMATION

- a. 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. The Statement of Additional Information (SAI)/Scheme Information Document (SID) /Key Information Memorandum of the Scheme is available at official point of acceptance of SBIMF, brokers/distributors and also available for download on the SBIMF website i.e. [www.sbimf.com](http://www.sbimf.com).
- b. Please complete the Application Form legibly in black ink or any dark coloured ink, in the English language only, in BLOCK CAPITALS. Please strike out with a line across any section that is not applicable.
- c. **Submission of Application Forms** – Application forms complete in all respects with the necessary remittances may be submitted before the closure of the New Fund offer at SBI MF Corporate Office, SBIFMPL Branches, the designated office of the Registrar or such other collection centres as may be designated by the AMC. The list of collection centres is printed overleaf.
- d. **Application by post:** Applications can be sent by post to the office of the Registrar (refer address on page no.6) to the scheme and should be accompanied by demand draft payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar's end.
- e. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
- f. **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.
- g. **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.
- h. **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.
- i. SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme's objective for investment.

#### GUIDELINES TO HELP YOU COMPLETE THE APPLICATION FORM

##### 1 - FIRST APPLICANT'S PERSONAL DETAILS:

- a) **Applications for Individuals:** Please write your name in the sequence of First Name, Middle Name and Last Name. Please do not abbreviate any name. Preferably write your name exactly as it appears in the Bank Account (as provided in the bank account details).
- b) **Applications for Non-Individuals:** Companies, Trusts, Partnership firms, Societies or any other association should write the name exactly as it appears in its Incorporation document and in the Bank Account (as provided in the bank account details).
- c) In case the Sole / first applicant has an existing Folio No., it should be stated along with name and PAN details in the space provided for them. The form thereafter should be filled from Section 7 (onwards)
- d) Please fill in your date of birth as this may be required to identify you when communicating with us.
- e) If you have an email ID please include it as this will help us resolve queries more promptly.
- f) **Permanent Account Number :** With effect from July 2, 2007, Permanent Account Number (PAN) is the sole identification number for all investors transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Submission of attested copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor). Attestation can be done by distributors / AMC officials etc.

**Micro investments** - As per Securities and Exchange Board of India (SEBI) letter no. OW/16541/2012 dated July 24, 2012 regarding 'Exemption from the need for Permanent Account Number (PAN) for micro financial products' informed that investments in mutual fund schemes [including investments through Systematic Investment Plan (SIP)] of up to Rs. 50,000/- (Rupees Fifty Thousand) per investor per year per mutual fund shall be exempted from the requirement of PAN. Accordingly, PAN shall be exempted if the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments by an investor in a rolling 12 months period or in a financial year i.e. April to March does

not exceed Rs. 50,000/- (Rupees Fifty Thousand) (hereafter referred to as “Micro investments”). However, the requirements of Know Your Client (KYC) shall be mandatory for all investments, irrespective of the amount of investment.

- g) **If any applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. In case the applicant is a Corporate or a Non-Individual investor, the Contact Person’s name should be stated in the space provided.**
- h) Your address should be written in full. P.O. Box address is not sufficient.
- i) **Procedure for NRIs:** Applications on a Repatriable basis will be made by remitting funds from abroad through normal banking channels or by submitting payments made by demand drafts purchased from FCNR accounts or by cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts maintained with banks authorized to deal in foreign exchange in India. NRI applicants are requested to instruct the bank branch through which they have made the remittance or where they have the NRE / FCNR / Special Non-resident Rupee Account to send the necessary FIRCs in original on security paper to the registrars as soon as possible to enable early processing of their applications. NRIs can also apply on a nonrepatriable basis from their NRO account. NRIs should mandatorily state their overseas address in complete otherwise the application will be rejected. NRIs are requested to provide an Indian address (if available) for correspondence.
- j) **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; • Foreign Portfolio Investor; • 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. • Qualified foreign investor (QFI); • Foreign Portfolio investor

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).

Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.

- k) **Who can not invest:** It should be noted that the following entities cannot invest in the scheme(s) :
- Any individual who is a Foreign National
  - Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).  
SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.  
Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme’s Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.
  - Residents of United States of America and Canada.
- l) To help us service you better, please provide your telephone number(s) / mobile number(s) including the relevant STD / ISD code.
- m) Please indicate the status of the sole / 1st Applicant at the time of investment. Any change in status during the period of holding units should be given to assist in accurate tax treatment of income arising from such holdings. The abbreviations used in these sections are: HUF - Hindu Undivided Family; AOP - Association of Persons; BOI - Body of Individuals
- n) **Mode of Holding:** Tax concessions will be available only to the first named applicant. If the application is in the name of more than one individual, it will be treated as “Jointly” in case no choice under “Mode of holding(s)” is indicated.

contd to....17

APPLICATION NO.

## APPLICATION FORM (Please fill in BLOCK Letters)

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.
<b>ARN-48012</b>				<b>E-053085</b>	

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 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

## 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- 7)

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

**Gender** ☐ Male ☐ Female ☐ Other (Third Gender) **Date of Birth\*** D D M M Y Y Y Y \*Mandatory in case of Minor and please provide photocopy of supporting documents (See Note 1 h)

**Email ID**

**Mobile No.**  
Please register your E-mail address & Mobile number to get alerts & communication via E-mail & SMS.

**Telephone No. (O)**

**Telephone No. (R)**

**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

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

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

## 2. PARTICULARS OF SECOND APPLICANT

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

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

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

## 3. PARTICULARS OF THIRD APPLICANT

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

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

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

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

Tax Status (Please (✓))				Mode of Holding (✓)	Occupation (Please (✓))	
<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Sole-Proprietor	<input type="checkbox"/> Government Body	<input type="checkbox"/> NGO	<input type="checkbox"/> Single	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife
<input type="checkbox"/> Resident Minor (through Guardian)	<input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Society	<input type="checkbox"/> LLP	<input type="checkbox"/> Joint	<input type="checkbox"/> Business	<input type="checkbox"/> Student
<input type="checkbox"/> NRI (Repatriable)	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> Trust	<input type="checkbox"/> PIO	<input type="checkbox"/> Any one or Survivor	<input type="checkbox"/> Government Service	<input type="checkbox"/> Forex Dealer
<input type="checkbox"/> NRI (Non-Repatriable)	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> NPS Trust	<input type="checkbox"/> Others [Please specify]		<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Doctor
<input type="checkbox"/> NRI - Minor (Repatriable)	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Fund of Fund			<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Others [Please specify]
<input type="checkbox"/> NRI - Minor (Non-Repatriable)	<input type="checkbox"/> FI/FFPI	<input type="checkbox"/> Gratuity Fund			<input type="checkbox"/> Agriculturist	
<input type="checkbox"/> Pension and Retirement Fund	<input type="checkbox"/> HUF	<input type="checkbox"/> AOP			<input type="checkbox"/> Retired	
<input type="checkbox"/> Financial Institutions	<input type="checkbox"/> Bank	<input type="checkbox"/> BOI				

## 5. CONTACT DETAILS

**Local Address of 1st Applicant**

**City** **Pin**

**State**

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

**Foreign Address** (Mandatory for NRI / FI)

**City**

**Country** **Zip**

TEAR HERE

(To be filled in by the First applicant/Authorized Signatory) : Received from :							Stamp Signature & Date
<b>Scheme Name</b>	<b>Plan (✓)</b>	<b>Option (✓)</b>	<b>Dividend Facility (✓)</b>	<b>Cheque/ DD Amount (Rs.)</b>	<b>Bank and Branch</b>	<b>Cheque / DD No. &amp; Date</b>	
<b>SBI Dynamic Asset Allocation Fund</b>	<input type="checkbox"/> Regular	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer				
Attachments							

<b>6. BANK PARTICULARS</b> (As per SEBI Regulations it is mandatory for Investors to provide their bank account details)																																																																																																														
Name of Bank																																																																																																														
Branch Name and Address																																																																																																														
City										Pin																																																																																																				
Account No.																																																																																																														
9 digit MICR Code										(This is 9 digit number next to the cheque number. Please provide a copy of CANCELLED cheque leaf)																																								<b>Account Type</b> (Please ✓) <input type="checkbox"/> Savings <input type="checkbox"/> NFO <input type="checkbox"/> FCNR <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> Others_____																																																												
IFS Code																																																																																																														
<b>7. INVESTMENT AND PAYMENT DETAILS</b> : I/We would like to invest in the following Scheme of SBI Mutual Fund																																																																																																														
Scheme Name										<b>SBI Dynamic Asset Allocation Fund</b>																																																																																																				
Plan (Please ✓)										<input checked="" type="checkbox"/> Regular																																								In case of Dividend Transfer facility, please mention target scheme along with plan/option.																																																												
Option (Please ✓)										<input type="checkbox"/> Growth <input type="checkbox"/> Dividend																																								<b>Scheme / Plan / Option</b>																																																												
Dividend Facility (Please ✓)										<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer																																																																																																				
Cheque / DD Amount (Rs.)																																	Drawn on Bank and Branch																																	Cheque / D.D. No. & Date																																												
Investment Amount (Rs. in Figures)																																	Investment Amount (Rs. in Words)																																																																													
For third party cheques please see Note 9																																																																																																														
<b>8. DEMAT ACCOUNT DETAILS</b> —( Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant).																																																																																																														
Do you want Units in Demat Form (Please (✓)) <input type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																														
If Yes, please provide the below details																																																																																																														
<b>National Securities Depository Limited (NSDL)</b>																																																		<b>Central Depository Services (India) Limited (CDSL)</b>																																																												
Depository Participant Name																																																		Depository Participant Name																																																												
DP ID No.																																																		Target ID No.																																																												
Beneficiary Account No.																																																																																																														
<b>THE APPLICATION FORM SHOULD MANDATORILY ACCOMPANY THE LATEST CLIENT INVESTOR MASTER/DEMAT ACCOUNT STATEMENT.</b>																																																																																																														
<b>9. OTHER DETAILS</b>																																																																																																														
Gross Annual Income Details (Please tick (✓)): <input type="checkbox"/> Below 1 Lacs <input type="checkbox"/> 1-5 Lac <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs <b>OR</b>																																																																																																														
Networth in Rs. (*net worth should not be older than 21 year) as on (date) <table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>																																																																																																				D	D	M	M	Y	Y	Y	Y			
D	D	M	M	Y	Y	Y	Y																																																																																																							
Please tick, if applicable : <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to a Politically Exposed Person																																																																																																														
For Non-individuals : Is the entity involved / providing any of the following services <input type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																														
- For Foreign Exchange / Money Changer Services <input type="checkbox"/> Yes <input type="checkbox"/> No - Gaming / Gambling / Lottery Services (e.g. Casinos, Betting Syndicates) <input type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																														
- Money Lending / Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																														
<b>10A. NOMINATION</b> : I wish to nominate the following person/s to receive the proceeds in the event of my death. (With effect from 01/04/2011, for individual investors applying with single holding, Nomination is mandatory. However, in case you do not wish to nominate please sign point 12 B.)																																																																																																														
Name of the Nominee#																																																																																																														
Name of the Guardian																																																																																																														
Relationship																																																		Date of Birth* <table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>																																																		D	D	M	M	Y	Y	Y	Y			
D	D	M	M	Y	Y	Y	Y																																																																																																							
Address of Nominee/ Guardian																																																		⊗ <b>Signature of Nominee/Guardian</b> (*Mandatory in case of Minor nominee)																																																												
# (To nominate more than one person, please fill nomination form separately)																																																																																																														
<b>10B. NOMINATION</b> : I do not wish to nominate any person at the time of making the investment.																																																																																																														
Signature																																																																																																														
<b>11. DECLARATION</b> (SEE NOTE 12) : I/We have read and understood the contents of the Scheme Information Document and the details of the scheme and I/We hereby declare that 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 the funds invested do not attract the provisions of Foreign Contribution Regulations Act (FCRA). 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 the scheme is being recommended to me/us. *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 am/are authorised to enter into the transactions for and on behalf of the Company/Firm/Trust. ** I/We confirm that I/We am/are Non Resident of Indian Nationality/Origin and I/We hereby confirm 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. *** I/We hereby declare that 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). * Applicable to other than Individuals / HUF; ** Applicable to NRIs; *** Applicable to "Micro investments";																																																																																																														
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td rowspan="2" style="width:10%;"><b>SIGNATURE(S)</b> Applicants must sign as per mode of holding</td> <td style="width:30%; text-align: center;">⊗</td> <td style="width:30%; text-align: center;">⊗</td> <td style="width:30%; text-align: center;">⊗</td> </tr> <tr> <td>1st Applicant / Guardian / Authorised Signatory</td> <td>2nd Applicant / Authorised Signatory</td> <td>3rd Applicant / Authorised Signatory</td> </tr> <tr> <td>Date</td> <td></td> <td>Place</td> <td></td> </tr> </table>																																																																																																				<b>SIGNATURE(S)</b> Applicants must sign as per mode of holding	⊗	⊗	⊗	1st Applicant / Guardian / Authorised Signatory	2nd Applicant / Authorised Signatory	3rd Applicant / Authorised Signatory	Date		Place	
<b>SIGNATURE(S)</b> Applicants must sign as per mode of holding	⊗	⊗	⊗																																																																																																											
	1st Applicant / Guardian / Authorised Signatory	2nd Applicant / Authorised Signatory	3rd Applicant / Authorised Signatory																																																																																																											
Date		Place																																																																																																												
<b>TEAR HERE</b>																																																																																																														
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>All future communication in connection with this application should be addressed to the Registrars to the scheme or SBIMF Corporate Office.</p> <p><b>Investment Manager :</b>            SBI Funds Management Pvt. Ltd.            (A Joint Venture between SBI &amp; AMUNDI)            9th Floor, Crescenzo, C-38 &amp; 39,            G Block, Bandra Kurla Complex,            Bandra (East), Mumbai – 400 051            Tel: 022- 61793511            Email: customer.delight@sbimf.com</p> </div> <div style="width: 45%;"> <p><b>Registrar:</b>            Computer Age Management Services Pvt. Ltd.,            SEBI Registration No. : INR000002813)            Rayala Towers, 158, Anna Salai, Chennai – 600 002            Tel: 044 – 2888111 / 36            Email: enq_L@camsonline.com            Website: www.camsonline.com</p> </div> </div>																																																																																																														

ASBA Application No. 

 Date 

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.
<b>ARN-48012</b>			<b>E-053085</b>	[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 in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

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

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

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

### 2. PARTICULARS OF SECOND APPLICANT

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

### 3. PARTICULARS OF THIRD APPLICANT

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

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

Folio No.	
-----------	--

### 5. DEMAT ACCOUNT DETAILS

Depository (Please ✓)	<input type="checkbox"/> National Securities Depository Limited <input type="checkbox"/> Central Depository Services [India] Limited
Depository Participant Name	
DP - ID	
Beneficiary Account Number	

### 6. INVESTMENT DETAILS

Scheme Name	<b>SBI Dynamic Asset Allocation Fund</b>		
Plan (Please ✓)	<input checked="" type="checkbox"/> Regular	Option (Please ✓)	<input type="checkbox"/> Dividend (Payout) <input type="checkbox"/> 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 :  /  / 

<b>SBI Dynamic Asset Allocation Fund</b>	Plan (Please ✓)	<input type="checkbox"/> Regular	Option (Please ✓)	<input type="checkbox"/> Dividend (Payout) <input type="checkbox"/> Growth
Received from : <span style="border-bottom: 1px solid black; display: inline-block; width: 400px;"></span>				
Address <span style="border-bottom: 1px solid black; display: inline-block; width: 400px;"></span>				
<b>SCSB Account details:</b>				
A/c No. <span style="border-bottom: 1px solid black; display: inline-block; width: 150px;"></span>	Bank Name <span style="border-bottom: 1px solid black; display: inline-block; width: 150px;"></span>		Branch Name <span style="border-bottom: 1px solid black; display: inline-block; width: 150px;"></span>	
<b>Total Amount to be Blocked:</b>				
Rs. In figures <span style="border-bottom: 1px solid black; display: inline-block; width: 150px;"></span>		Rs. In words <span style="border-bottom: 1px solid black; display: inline-block; width: 200px;"></span>		
Date & time of receipt <span style="border-bottom: 1px solid black; display: inline-block; width: 200px;"></span>				
				<b>SCSB Stamp, Signature</b>  <div style="border: 1px solid black; height: 50px; width: 100%;"></div>

## 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.

## Key Information Memorandum

“Single” will entitle only the first holder to operate the account to the exclusion of the joint holders. “Anyone or Survivor” will entitle any one of the joint holders to operate the folio and “Jointly” will allow operation of the account only if all the holders sign the instruction.

- o) **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](http://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](http://www.sbimf.com) for details.

### 2 - SECOND AND THIRD APPLICANTS' DETAILS:

The names of Second and Third Applicants should be provided here. Please see guideline 1 above.

### 3 - BANK PARTICULARS:

SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications and in redemption requests. Investors are requested to provide these details in the space provided in the application form to enable verification of the bank mandate details and to also ensure expeditious clearing of instruments. 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.

### 4 - INVESTMENT AND PAYMENT DETAILS:

- i) **Mode of Payment:** Payment may be made by cheque/bank draft payable locally, at any of the SBIFMPL Branches/SBIMF Corporate Office/Registrar/Designated Collection Centres. Cheques/Demand Draft should be drawn in favour of “**SBI Dynamic Asset Allocation Fund**”. 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 - Pursuant to SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 and CIR/IMD/DF/10/2014 dated May 22, 2014, 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 extent of Rs. 50,000/- per investor, per mutual fund, per financial year shall be allowed 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 redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.

- ii) Unit holders must write the Folio number / Application number, if any, on the reverse of the cheques accompanying the Forms.

### 5 - DIRECT CREDIT OF DIVIDEND/REDEMPTION:

SBIFM had entered into an agreement of a direct credit facility of dividends / redemptions with certain banks. For the investors who have an account with such banks, the default option for payment of dividend/redemption proceeds for all the prospective investment would be direct credit into their bank account (in case the investor has provided his bank mandate as one of the bank participating in direct credit arrangement and if he fails to specify other mode of payment i.e. cheque/demand draft).

The AMC may alter the list of banks participating in direct credit arrangement from time to time/ withdraw direct credit facility from banks, based on its experience of dealing with any such banks or add/withdraw the name of bank with whom direct credit facility arrangement can be introduced/discontinued as the case may be. However, in the event of direct credit facility being discontinued, the unitholders will receive payments in respect of dividend/redemption through other mode such as cheque, demand draft, etc.

If you do not wish to receive dividend/redemption proceeds through direct credit, now or in future, please indicate the same in the application form. In such cases unitholders will receive payments in respect of dividend/redemption through other mode such as cheque, demand draft

contd from....12

## 6 - NOMINATION FACILITY/ SUCCESSION:

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

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

## 7. 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 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.

## 8. 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. 15 & 16. Instructions for filing application form are given on the page no.16.

## 9. 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 SBIFMPL Branches or can be downloaded from our website [www.sbimf.com](http://www.sbimf.com).

## 10. 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.

## 11. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN):

SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN, 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 EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form.

### **12 - DECLARATION AND SIGNATURES:**

- a) All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by an authorized official of State Bank Group (SBG), Magistrate, Notary Public under his/her official seal.
- b) In case of applications under a Power of Attorney, the relevant Power of Attorney or the certified and duly notarized copy thereof must be lodged along with the application.

### **13 - 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), financial institutions like SBIFMPL are being cast with additional investor and counterparty account related due diligence requirements. 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.. Similar initiatives are taking place at the behest of many other countries. 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 compliant, with effect from July 01, 2014. 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 / KRA, as applicable, forthwith but not later than fifteen 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 various SBI Group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

## 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, MBB College Branch, Math Chowmuhni, Agartala-799006, Tripura **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. **ALI GARH :** 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 Vidyannagar Road, Anand – 388001, Gujarat Tel: (02692)- 246210. **ASANSOL :** SBI Funds Management Pvt Ltd, 2nd Floor, Block A, P. C. Chatterjee Market, Rambandhu Tala, G.T. Road. Asansol – 713303, West Bengal **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, Bhubaneswar-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, F-7 Commercial Complex, Uttar Gangotri, Supela, G.E. Road, Bhilai-490 023, Tel: 0788– 2273261, 2272344. **BI LASPUR:** 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, Ground Floor, Kamat Chambers, Opp. Neptune Hotel, Panaji Goa 403 001. Tel : (0832) 2235283 / 6642475. **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. **GANDHI DHAM :** 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 **GHAZI ABAD:** SBI Funds Management Pvt Ltd, SIB branch Ist 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. **GWALI OR:** 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. **HAZARI BAGH :** SBI Funds

## Key Information Memorandum

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, Hissar -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. **HOSI HARPUR:** 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, C/o State Bank of India, C/O SBI MAIN BRANCH Block No. V, Ground Floor, M.G. Road, Kanpur- 208001, Tel : (0512) 2331631. **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, 1st 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. **MUZAFFARPUR:** 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, Shreeram Towers, 1st Floor, Unit No 133, Beside NIT Building, Kingsway, Nagpur-440001. Tel : (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, C/o SBI Rajkot Main Branch, 1st Floor, Jawahar Road, Rajkot - 360 001, Tel: (0281)2239437. **RATLAM:** SBI Funds Management Pvt Ltd, 14/1, Chhatrapul, 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 - 769004 SBI -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 Pradesh, 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: . **SRI GANGANAGAR**: SBI Funds Management Pvt Ltd, SBI Main Branch, Ravinder Path, Sri Ganganagar.335001, Tel: 9829067384. **SRI NAGAR**: SBI Funds Management Pvt Ltd., SBI Regional business Office, 2Nd Floor, M.A Road, Srinagar, Tel: 0194-2474864. **THRI VANTHAPURAM**: 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, 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. **UDAI PUR**: 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, Silvassa Road, Vapi – 396191, Gujarat. **VARANASI**: SBI Funds Management Pvt Ltd, 2nd Floor, Banaras TVS Building,, D-58/12, A-7, Sagra, Varanasi-221010, Tel: 0542-2222492. **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. **ALI GARH**: 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, Gulshan 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- Bharch -393002, Tel: 02646-310207. **ASANSOL**: Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303, Tel: 0341-329 5235, 329 8306. **AURANGABAD**: Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad-431001, Tel: 0240-329 5202, 2050664. **BAGALKOT**: 1st floor, E Block Melligeri Towers, station road, Bagalkot-571101, Tel: 8354-225329. **BALASORE**: B C Sen Road, Balasore-756001, Tel: 06782-326808. **BANGALORE**: Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore-560 042, Tel: 080-3057 4709, 3057 4710, 30578004, 30578006. **BAREILLY**: F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly-243001, Tel: 581-3243322. **BASTI**: Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti-272002, Tel: 5542-327979. **BELGAUM**: 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum-590006, Tel: 0831-329 9598. **BELLARY**: 60/5, Mullangi Compound, Gandhinagar Main Road, ( Old Gopalswamy Road), Bellary-583101, Tel: 08392-326848. **BERHAMPUR**: First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur-760001, Tel: 0680-3205855. **BHAGALPUR**: Krishna, I floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur-812002, Tel: 641-3209094. **BHARUCH (PARENT: ANKLESHWAR TP)**: F-108, Rangoli Complex, Station Road, Bharuch, Bharuch -392001, Tel: -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**: Indraprastha 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 IICI 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, I st 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

## Key Information Memorandum

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. **CUTTACK**: Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001, Tel: 0671-. **DARBHANGA**: Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga, Darbhanga-846001, Tel: 6272-326989. **DAVENEGERE**: 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN**: 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR**: S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112, Tel: 6432-320227. **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**: 64 Cantonment, Near GPO, Faizabad, Faizabad-224001, Tel: 5278-310664. **FARI DHABAD**: 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, **HAZARI BAG**: 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. **IRINJALAKUDA**: XIX/546 - P3, Nakkara Complex, Opposite Municipal Town Hall, Irinjalakuda – 680121 Kerala Email id camsikd@camsonline.com Phone No. 0480-2856574. **JABALPUR**: 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAI PUR**: 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**: H.No.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, MALANCHIA 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**: Kochuplamoodu Junction, Near VLC, Beach Road, Kollam-691001, Tel: 474-3248376, Cell:9847067534. **KOTA**: B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM**: KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam-686001, Tel: 0481-3207 011. **KUMBakonam**: Jailani Complex, 47, Mutt Street, Kumbakonam-612001, Tel: 435-3200911. **KURNOOL**: H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Kurnool -518 004, Tel: 8518-312 978, 312 970. **LUCKNOW**: Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow-226 001, Tel: 0522-391 8000, 391 8001, 391 8002, 3918003. **LUDHIANA**: U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301 8000, 301 8001. **MADURAI**: 1st Floor, 278, North Perumal Maistry street, Nadar Lane, Madurai-625 001, Tel: 0452-325 2468. **MALDA**: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 3512-329951. **MANGALORE**: No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003, Tel: 0824-325 1357, 325 2468. **MANIPAL**: Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal – 576 104, Karnataka, Tel: 9243689046. **MAPUSA (PARENT I SC : 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, Gujarat. **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 Konigeti guptha Apartments., Ongole-523001, Tel: 8592-281514. **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. **PALANPUR:** 3rd Floor, T - 11, Opp. Government Quarter, College Road, Palanpur, Palanpur-385001, Tel: 2742-321811. **PANIPAT:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. **PATHANKOT:** 13 - A, 1st Floor, Gurjeet Market Dhangu Road, Pathankot - 145001, Punjab. Tel no. 0186 - 3205010. **PATIALA:** 35, New Lal Bagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna-800 001, Tel: 0612-325 5284, 325 5285, 3255286. **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:** IIInd Floor, PLA Building, Opp. ITF Ground, VIP Road, Junglighat, Port Blair-744 103 Phone no.- 03192-230506. **PUNE:** Nirmitti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale 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. **RAJAHMUNDY:** 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 Firyalal, 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, Bldg. 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, Hakimpura, 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, Alokajaya, Ground Floor, N.S. Avenue, Sreerampur -712 201, Phone no.- 033 - 26628176. **SRI GANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRI KAKULAM:** Door No 4-4-96, First Floor, Vijaya Ganapathi Back Side, Nanubala Street, Sriakulam-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, Kakkalai, 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, Tuticorin-628 008, Tel: 461-3209960. **UDAI PUR:** 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, Rathyatra, Beside Kuber Complex, Varanasi-221010, Uttar Pradesh. **VASO(PARENT GOA):** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha 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.