



## SCHEME INFORMATION DOCUMENT

# SBI DEBT FUND SERIES

A close ended debt scheme

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

| Mutual Fund   | Trustee Company   | Asset Management Company  |
|---|---|---|
| SBI Mutual Fund   | SBI Mutual Fund Trustee Company Private Limited ('Trustee Company')           | SBI Funds Management Private Limited ('AMC')<br>(A joint venture between SBI and Société Générale Asset Management) |
| Corporate Office  | Registered Office   | Registered Office   |
| 191, Maker Towers 'E', 19 <sup>th</sup> Floor, Cuffe Parade, Mumbai - 400 005 | 191, Maker Towers 'E', 19 <sup>th</sup> Floor, Cuffe Parade, Mumbai - 400 005 | 191, Maker Towers 'E', 19 <sup>th</sup> Floor, Cuffe Parade, Mumbai - 400 005                                       |

The particulars of the Scheme/Funds have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of SBI Mutual Fund, Tax and Legal issues and general information on [www.sbimf.com](http://www.sbimf.com)

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website. The Scheme Information Document should be read in conjunction with the SAI and not in isolation. This Scheme Information Document is dated February 23, 2010.

"As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE / LIST /125215 – 7 dated December 08, 2009 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as on of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; not does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever."

# SBI DEBT FUND SERIES

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## HIGHLIGHTS OF THE SCHEME

|   |   |   |   |                     |
|---|---|---|---|---------------------|
| <b>Proposed schedule</b>                  | <b>Series</b>   | <b>Number of Fund proposed to be launched</b>     |   |                     |
|   | 90 Days   | 1   |   |                     |
|   | 180 Days  | 2   |   |                     |
|   | 370 Days  | 2   |   |                     |
|   | 15 Months   | 1   |   |                     |
| <b>Investment Objective of the Scheme</b> | To provide regular income, liquidity and returns to the investors through investments in a portfolio comprising of debt instruments such as Government Securities, PSU & Corporate Bonds and Money Market Instruments maturing on or before the maturity of the scheme.   |   |   |                     |
| <b>Liquidity</b>                          | No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Redemption will be allowed on maturity of the scheme. The Scheme is proposed to be listed on NSE or other Stock Exchange. Investors can trade on the exchange and Investors wishing to exit may do so, through NSE or any other stock exchange where the scheme will be listed.   |   |   |                     |
| <b>Benchmark</b>                          | SDFS – 90 Days and SDFS – 180 Days funds would be benchmarked to CRISIL Liquid Fund Index<br>SDFS – 370 Days, SDFS – 15 Months funds would be benchmarked to CRISIL Short Term Bond Fund Index  |   |   |                     |
| <b>Transparency / NAV Disclosure</b>      | <p>NAV of the Scheme shall be computed and published on daily basis. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 9.00 p.m.</p> <p>As presently required by the SEBI Regulations, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 &amp; September 30) or mailed to the Unit holders.</p> |   |   |                     |
| <b>Load Structure</b>                     | <b>New Fund Offer Period</b>  |   | <b>Continuous Offer</b>   |                     |
|   | <p><b>Entry load:</b> Not Applicable</p> <p><b>Exit load :</b> Not Applicable, Since the Scheme will be listed on Stock Exchange there will not be any Exit Load.</p>   |   | Not Applicable, Scheme will not be offered on Continuous basis. |                     |
| <b>Asset Allocation</b>                   | <b>Instruments</b>  | <b>Indicative allocations (% of total assets)</b> |   | <b>Risk Profile</b> |
|   |   | <b>Maximum</b>                                    | <b>Minimum</b>  |                     |
|   | Government of India dated Securities and Treasury Bills, PSU & Corporate Bonds/Debt Instruments*, Money Market instruments  | 100%  | 0%  | Low to medium       |
|   | * Exposure to securitized debt may be to the extent of 40% of the net assets  |   |   |                     |
| <b>Options offered</b>                    | Dividend (payout) and Growth Options are offered under all the Scheme.  |   |   |                     |
| <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. Subject to SEBI Regulations from time to time regarding payment and distribution of dividend, schemes will endeavour to declare monthly dividends for funds having a maturity period of less than one year and quarterly dividends for funds having a maturity period of more than one year.   |   |   |                     |

## SBI DEBT FUND SERIES

|                                     |  |
|-------------------------------------|--|
| Minimum Application Amount in (Rs.) | Rs. 5,000/- and in multiples of Re. 1/- thereafter   |
| Trading and Demat                   | Investors have option to hold the units in demat form in addition to account statement. Since the scheme is going to be listed and no direct repurchase facility is available with the Mutual Fund, the investors who intend to trade in units are required to have a Demat Account and hold the units in the dematerialised form only. This being a Closed Ended Scheme, no premature redemption can be made through redemption instruction to the Mutual Fund until maturity. However, the Scheme provides for liquidity through listing on the NSE (and/or any other recognized stock exchange where the units are listed). Unitholders who intend to avail of the facility to trade in units are required to have a Demat Account. |

## I. INTRODUCTION

### A. RISK FACTORS

#### 1. Standard Risk Factors

- a. Mutual funds and securities investments are subject to market risks and there is no assurance or guarantee that the Fund's objective will be achieved.
- b. As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down
- c. Past performance of the Sponsor / AMC / Mutual Fund or its affiliates does not guarantee the future performance of the scheme(s) of the Mutual Fund.
- d. State Bank of India, the sponsor, is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution made by it of an amount of Rs. 5 lakhs towards setting up of the mutual fund.
- e. SBI Debt Fund Series (SDFS) is only the name of the Scheme and does not, in any manner, indicate either the quality of the Scheme or its future prospects and returns.
- f. The NAV of the Schemes' Units may be affected by change in the general market conditions, factors and forces affecting capital markets in particular, level of interest rates, various market related factors and trading volumes.
- g. The present scheme is not a guaranteed or assured return scheme.
- h. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.

#### 2. Scheme-specific Risk Factors

- a. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the SID & SAI.
- b. Redemption by the Unit Holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise.
- c. The tax benefits described in Statement of Additional Information (SAI) are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each investor / Unit Holder is advised to consult his/her/its own professional tax advisor.
- d. Investors in the Scheme are not being offered any guaranteed / assured returns.
- e. SBI Debt Fund Series (SDFS) will be investing in debt instruments, Government Securities and money market instruments (such as term/ notice money market, repos and reverse repos). Trading volumes and settlement periods inherently restrict the liquidity of the scheme's investments. In the event of a restructuring of the scheme's investment portfolio, these periods may become significant.
- f. The Mutual Fund is not assuring any returns nor is it assuring that it will make periodic distributions. All dividend distributions are subject to the investment performance of the scheme.
- g. Different types of securities in which the scheme would invest as given in the SID carry different levels of risk. Accordingly the scheme's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risk than bonds, which are AA rated.
- h. No person has been authorized to issue any advertisement or to give any information or to make any representations other than that contained in this SID. Circulars in connection with this offering not authorized by the Mutual Fund and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund.
- i. Debt & money market securities investments under the scheme may also be subject to the following risks:
  - I. Credit risk: Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuers' ability to meet the obligations.

## SBI DEBT FUND SERIES

- II. Liquidity Risk pertains to how saleable a security is in the market. If a particular security does not have a market at the time of sale, then the scheme may have to bear an impact depending on its exposure to that particular security.
- III. Interest Rate risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk.
- IV. Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
- j. **Risks associated with Investing in Foreign Securities** – The Scheme shall not invest in Foreign Securities.
- k. **Risks associated with Investing in Derivatives** – The Scheme shall not invest in derivatives.
- l. **Securitized debt investments under the scheme may also be subject to the following risks:**
- **Liquidity risk:** There is no assurance that a deep secondary market will develop for the instrument. This could limit the ability of the investor to resell them.
  - **Limited Recourse:** The instruments represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the buyer of the security against the Investors' Representative.
  - **Delinquency and Credit Risk:** Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Monthly Investor Payouts to the Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Vehicle/ Asset. However many factors may affect, delay or prevent the repossession of such Vehicle/Asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such Vehicle/Asset may be sold may be lower than the amount due from that Obligor.
  - **Risks due to possible prepayments:** Full prepayment of a contract may lead to an event in which investors may be exposed to changes in tenor and yield.
  - **Bankruptcy of the Originator or Seller:** If the service provider becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that either the sale from each Originator was not a sale then an Investor could experience losses or delays in the payments due under the instrument.
- m. **Risk associated with Stock Lending:** The Scheme shall not engage in stock lending.

### B. Risk Control strategies:

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

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

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

For risk control, the following may be noted:

#### **Liquidity risks:**

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

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

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

**Volatility risks:**

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

**Credit Risks**

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

**C. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

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

**D. SPECIAL CONSIDERATIONS, if any****Termination of the scheme**

The Trustees reserve the right to terminate the scheme at any time. Regulation 39(2) of the SEBI Regulations provides that any scheme of a mutual fund may be wound up after repaying the amount due to the Unit holders:

- (a) on the happening of any event which, in the opinion of the Trustees, requires the scheme to be wound up; or
- (b) if 75% of the Unit holders of a scheme pass a resolution that the scheme be wound up; or
- (c) if SEBI so directs in the interest of the unit holders.

Where a scheme is wound up under the above Regulation, the trustees shall give a notice disclosing the circumstances leading to the winding up of the scheme:

- (a) to SEBI; and
- (b) in two daily newspapers having circulation all over India & a vernacular newspaper circulating at the place where the mutual fund is formed.

In case of termination of the scheme, regulation 41 of the SEBI (mutual Funds) Regulations, 1996 shall apply.

**Investors should study the Scheme Information Document carefully in its entirety and should not construe the contents thereof as advice relating to legal, taxation, investment or any other matters. Investors are advised to consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem Units.**

## SBI DEBT FUND SERIES

### E. DEFINITION AND EXPLANATIONS OF TERMS USED

|   |  |
|---|--|
| <b>Asset Management Company (AMC)/ Investment Manager/SBIFMPL</b> | SBI Funds Management Private Limited ('SBIFMPL'), the Asset Management Company, incorporated under the Companies Act, 1956 and authorized by SEBI to act as Investment Manager to the Schemes of SBI Mutual Fund.  |
| <b>Business Day</b>   | A day other than<br><br>(i) Saturday or Sunday; (ii) a day on which both the National Stock Exchange of India Limited and the Bombay Stock Exchange Limited are closed (iii) a day on which the Purchase/Redemption/Switching of Units is suspended (iv) a day on which banks in Mumbai and / RBI are closed for business/clearing (v) a day which is a public and /or bank holiday at Investor Services Centre / Investor Service Desk where the application is received (vi) a day on which normal business cannot be transacted due to storms, floods, natural calamities, bandhs, strikes or such other events as the AMC may specify from time to time.<br><br>The AMC reserves the right to declare any day as a Business day or otherwise at any of the Investor Service Centre / Investor Service Desks. |
| <b>Cut-off time</b>   | 3.00 p.m.  |
| <b>Date of Application</b>  | The date of receipt of a valid application complete in all respects for issue or repurchase (depending upon the context) of Units of the scheme by SBIFMPL Corporate Office/SBIFMPL Investor Service Centers/Investor Service Desks, SBIFMPL overseas point of acceptance or the designated centers of the Registrar.  |
| <b>Entry Load</b>   | Entry Load means a one-time charge that the investor pays at the time of entry into the scheme(s). In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund. Therefore, there will be no entry load charged for investments in various funds of SBI Debt Fund Series.   |
| <b>Exit Load</b>  | A charge paid by the investor at the time of exit from the scheme(s).  |
| <b>Gilts / Govt. Securities</b>                                   | Securities created and issued by the Central Government and/or State Government, as defined under section 2 of Public Debt Act 1944 as amended or re-enacted from time to time.  |
| <b>ISCs/ISDs</b>  | Investor Service Centers/Investor Service Desks opened by SBIFMPL at various locations in India from time to time.   |
| <b>Major</b>  | means the age at which a person is deemed to attain majority under the provisions of the Indian Majority Act, 1875, as amended from time to time.  |
| <b>Majority Age</b>   | means the attainment of 18 years of age by the Unit Holder.  |
| <b>Money Market Instruments</b>                                   | Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Collateralised Borrowing & Lending Obligation (CBLO), Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations prevailing from time to time  |
| <b>NAV related price</b>  | The Repurchase Price and the Sale Price are calculated on the basis of NAV and are known as NAV related prices. The Repurchase Price is calculated by deducting exit load (if any) from the NAV and Sale Price is calculated by adding entry load (if any) to the NAV.   |
| <b>NFO/New Fund Offer</b>   | Means New Fund Offer when the Units are issued at face value of Rs. 10 /- each.  |
| <b>Net Asset Value / NAV</b>                                      | Net Asset Value of the Units of the Scheme(s) (including options thereunder) calculated in the manner provided in this SID or SAI or as may be prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.  |
| <b>Non Resident Indian /NRI</b>                                   | A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under Foreign Exchange Management (Investment in firm or proprietary concern in India) Regulations, 2000.  |
| <b>NSE MIBOR</b>  | NSE MIBOR is an acronym for National Stock Exchange (NSE) Mumbai Inter Bank Offer Rate. This rate is computed by NSE on basis of indication by various market participants and published daily.  |
| <b>NSE</b>  | The National Stock Exchange of India Limited, Mumbai.  |

|  |  |
|--|--|
| <b>Statement of Additional Information (SAI)</b> | Contains details of SBI Mutual Fund, its constitution, and certain tax, legal and general information.   |
| <b>Scheme Information Document/ the Scheme</b>   | This document issued by SBI Funds Management (P) Ltd. / SBI Mutual Fund, containing / the terms of offering Units of the SBI Debt Fund Series of SBI Mutual Fund for subscription as per the terms contained herein. Any modifications to the Scheme Information Document (SID) will be made by way of an addendum which will be attached to the Scheme Information Document (SID). On issuance and attachment of addendum, the Scheme Information Document (SID) will be deemed to be an updated Scheme Information Document (SID). |
| <b>Official Points of Acceptance</b>             | Means SBIFMPL Corporate Office/ SBIFMPL Investor Service Centers/Investor Service Desks, website of the Mutual Fund i.e. www.sbimf.com, SBIFMPL overseas point of acceptance or the designated centers of the Registrars.  |
| <b>SBI Debt Fund Series or the Scheme</b>        | SBI Debt Fund Series – a close-ended Debt Scheme, offering a series of funds of various maturities.  |
| <b>Purchase Price</b>                            | The price [being Applicable NAV plus Entry Load (if any)] at which the Units can be purchased and calculated in the manner provided in this Scheme Information Document (SID). In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund.  |
| <b>RBI</b>                                       | Reserve Bank of India, established under Reserve Bank of India Act, 1934.  |
| <b>Registrars</b>                                | The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund  |
| <b>Repos</b>                                     | Sale of Government Securities with simultaneous agreement to repurchase them at a later date.  |
| <b>Reverse Repos</b>                             | Purchase of government securities with simultaneous agreement to sell them at a later date.  |
| <b>SBIMFTCPL/Trustees</b>                        | SBI Mutual Fund Trustee Company Private Limited, a wholly owned subsidiary of SBI, incorporated under the provisions of the Companies Act, 1956. The registered office of SBIMFTCPL is situated at 191, Maker Tower 'E', Cuffe Parade, Mumbai 400 005. SBIMFTCPL is the Trustee to the Mutual Fund vide the Restated and Amended Trust Deed dated December 29, 2004, to supervise the activities of The Fund.  |
| <b>SEBI</b>                                      | Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.   |
| <b>SEBI Regulations or Regulations</b>           | Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 for the time being in force and as amended from time to time, [including by way of circulars or notifications issued by SEBI, the Government of India].  |
| <b>SGAM</b>                                      | Société Générale Asset Management S.A., an Asset Management Company incorporated in France and having its registered office at Immeuble SGAM, 170 Place Henri Regnault - La Defense 6, 92043 Paris - La Defense Cedex - France.  |
| <b>Sponsor / Settlor</b>                         | State Bank of India, having its Corporate Office at State Bank Bhavan, Madame Cama Road, Mumbai - 400 021, which has made an initial contribution of Rs. 5 lacs towards the trust fund and has appointed the Trustees to supervise the activities of The Fund.   |
| <b>The Custodians</b>                            | The custodians to the scheme(s) whose appointment is approved by the Trustees of SBI Mutual Fund. SBIFMPL has Stock Holding Corporation of India Ltd. (SEBI Registration Number: IN/CUS/011) situated at Mittal Court, B-Wing, 2nd floor, 224, Nariman Point, Mumbai – 400021, as the Custodians for this scheme.  |
| <b>The Fund</b>                                  | Means SBI Mutual Fund (SBIMF); constituted as a Trust with SBIMFTCPL as the Trustee under the provisions of Indian Trusts Act, 1882, and registered with SEBI.   |
| <b>The Offer</b>                                 | The issue of Units of the Scheme(s) as per the terms contained in this Scheme Information Document (SID).  |
| <b>Unit Holder</b>                               | Any eligible applicant who has been allotted and holds a valid Unit in his/her/its name.   |
| <b>Unit</b>                                      | One undivided unit issued under the scheme by SBI Mutual Fund.   |
| <b>Unit Capital</b>                              | The aggregate face value of the Units issued and outstanding under the scheme(s).  |

## **SBI DEBT FUND SERIES**

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

It is confirmed that:

- I. The draft Scheme Information Document of SBI Debt Fund Series forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- II. All legal requirements connected with the launch of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- III. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.
- IV. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

For **SBI Funds Management Private Limited**

Signature : Sd/-

Name : **Achal Kumar Gupta**  
**Managing Director**

Date: November 06, 2009

Place: Mumbai

## II. INFORMATION ABOUT THE SCHEME

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

### B. SCHEME SCHEDULE

| Series    | No. of funds to be launched from the date of the letter containing observation from SEBI | Name of the Funds   |
|-----------|--|---|
| 90 Days   | 1  | 1. SBI Debt Fund Series-90 Days Fund - 33   |
| 180 Days  | 2  | 1. SBI Debt Fund Series-180 Days Fund – 9<br>2. SBI Debt Fund Series-180 Days Fund – 10 |
| 370 Days  | 2  | 1. SBI Debt Fund Series-370 Days Fund – 3<br>2. SBI Debt Fund Series-370 Days Fund – 4  |
| 15 Months | 1  | 1. SBI Debt Fund Series-15 Months Fund – 5  |

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

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

### C. INVESTMENT OBJECTIVE OF THE SCHEME

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

### D. SCHEME ASSET ALLOCATION

| Instruments   | Indicative allocations<br>(% of total assets) |         | Risk Profile    |
|---|---|---------|-----------------|
|   | Maximum                                       | Minimum | High/Medium/Low |
| Government of India dated Securities and Treasury Bills, PSU & Corporate Bonds/Debt Instruments *, Money Market instruments | 100%  | 0%      | Low to medium   |

\* Exposure to securitized debt may be to the extent of 40% of the net assets

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

The Scheme shall not invest in derivative products.

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

The proportion of each of the Fund portfolio invested in each type of security will vary in accordance with economic conditions, interest rates, liquidity and other relevant considerations, including the risks associated with each investment. Performance of the scheme will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions. Individual Funds may also enter into repurchase and reverse repurchase obligation in all securities held by it as per the guidelines and regulations applicable for such transactions.

The above investment pattern is indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable SEBI (Mutual Funds) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Review and rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will endeavour to restore within reasonable time depending upon the maturity of each fund. The Fund Manager shall adopt such strategy as may be required for portfolio rebalancing. The scheme does not intend to invest in securities that are issued by a State Government or are supported by Sovereign guarantees. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

## **SBI DEBT FUND SERIES**

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

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

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

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

Debt Instruments & Money Market Instruments shall cover the following various instruments:

1. Certificate of Deposits (CDs) is a negotiable money market instrument issued by scheduled commercial banks and select all- India Financial Institutions that have been permitted by the RBI to raise short term resources.
2. Commercial Paper (CPs) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.
3. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-bills are issued at a discount to their face value and redeemed at par.
4. Collateralised Borrowing and Lending Obligations (CBLO) is a money market instrument that enables entities to borrow and lend against sovereign collateral security. It is in electronic form. The maturity ranges from 1 day to 90 days and can also be made available upto 1 year. Central Government Securities including T-bills are eligible securities that can be used as collateral for borrowing through CBLO.
5. Securities created and issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Central Government Securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, Fixed Interest security with staggered maturity payment etc. State Government Securities are issued by the respective State Government in co-ordination with the RBI.
6. Non Convertible Debentures as well as bonds are securities issued by companies / institutions promoted / owned by the Central or State Governments and statutory bodies, which may or may not carry a Central/State Government guarantee, Public and private sector banks, All India Financial Institutions, Private Sector Companies. These instruments may be secured or unsecured against the assets of the Company and generally issued to meet the short term and long term fund requirements. Rate of interest on such instruments would depend upon spread over corresponding government security, perceived risk, rating, tenor etc. These instruments include Fixed Interest Security with/without put/call option, floating rate bonds, zero coupon bonds. Frequency of the interest payment could be either monthly/quarterly/half-yearly or annually.
7. Floating rate debt instruments are debt instruments issued by central government, state government, corporates, PSUs etc. with coupon reset periodically. The periodicity of reset could be daily, monthly, quarterly, half yearly and annually or any other periodicity as may be mutually agreed between the issuer and the Fund. The Fund Manager will have the flexibility to invest the debt component into floating rate debt securities in order to reduce the impact of rising interest rate in the economy. Short term debt consideration for this Scheme includes maintaining an adequate float to meet anticipated levels of redemptions, expenses and other liquidity needs.
8. Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. When the seller sells the security with an agreement to repurchase it, it is Repo transaction whereas from the perspective of buyer who buys the security with an agreement to sell it at a later date, it is reverse repo transaction. Presently in India, G-Secs, State Government Securities and T-Bills are eligible for Repo/Reverse Repo.
9. Pass Through Certificate (PTC) represents beneficial interest in an underlying pool of cash flows. These cash flows represent dues against single or multiple loans originated by the sellers of these loans. PTCs may be backed, but not exclusively, by receivables of personal loans, car loans, two wheeler loans and other assets subject to applicable regulations.
10. Bills Rediscounting.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The securities may be acquired through initial public offering (IPOs), secondary market, private placement, rights offers, negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the Credit Rating Agency. Investment in unrated debt

instruments shall be subject to complying with the provisions of SEBI Regulations and within the limit as specified in Schedule VII to SEBI Regulations.

## F. INVESTMENT STRATEGIES

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

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

## G. OPTION FOR INVESTMENT

SBI Debt Fund Series is a close-ended debt scheme offering investor two options for investment - Growth option and Dividend option (pay out). Both Dividend (pay out) and Growth option will be available under all the funds launched under SBI Debt Fund Series. The Dividend option would endeavour to declare dividends subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to the approval of the Trustees. The Growth option would not declare dividends and returns in this option would be through capital appreciation only. Both the options would be maintained as a common portfolio.

The Growth Option will be the default option and hence if an investor fails to specify the option applied for, he will be allocated Units under the Growth Option of the Scheme.

## H. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

- (i) **Type of a scheme** - A close ended debt scheme
- (ii) **Investment Objective** -: To provide regular income, liquidity and returns to the investors through investments in a portfolio comprising of debt instruments such as Government Securities, PSU & Corporate Bonds and Money Market Instruments maturing on or before the maturity of the scheme.
- o Main Objective - Income
  - o Investment pattern - The indicative portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations is as follows:

| Instruments   | Indicative allocations<br>(% of total assets) |         | Risk Profile    |
|---|---|---------|-----------------|
|   | Maximum                                       | Minimum | High/Medium/Low |
| Government of India dated Securities and Treasury Bills, PSU & Corporate Bonds/Debt Instruments *, Money Market instruments | 100%  | 0%      | Low to medium   |

\* Exposure to securitized debt may be to the extent of 40% of the net assets

- (iii) **Terms of Issue**

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

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustee shall ensure that no change in the fundamental attributes of the Scheme thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and affect the interests of unitholders is carried out unless:

- i. A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and

## SBI DEBT FUND SERIES

- ii. The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

### I. BENCHMARK OF THE SCHEME

- SDFS – 90 Days and SDFS – 180 Days would be benchmarked to CRISIL Liquid Fund Index
- SDFS – 370 Days, SDFS – 15 Months, Fund would be benchmarked to CRISIL Short Term Bond Fund Index.

The performance of the funds having maturity upto 12 months will have CRISIL Liquid Fund Index as the benchmark, since these funds would predominantly invest in money market and short term instruments to closely resemble that of a Liquid Fund.

The performance of the funds having maturity above 12 months will have CRISIL Short Term Bond Fund Index as the benchmark, since these funds would predominantly invest in bonds or debt instruments having maturity below 3 years to closely resemble that of a Short Term Bond fund.

### J. FUND MANAGER OF THE SCHEME

| Name of the Fund Manager                               | Educational Qualifications      | Experience  |
|--|---------------------------------|---|
| Mr. Parijat Agrawal<br>Head - Fixed Income<br>Age : 40 | B.E( ECE), PGDM (IIM Bangalore) | 13 years experience in Research, Dealing and Fund Management.<br>Assignment during the last 10 years: <ul style="list-style-type: none"> <li>• Fund Manager – Fund Manager - SBI Funds Management P. Ltd. - From 26 June 2007 till date</li> <li>• Portfolio Management - SBI Funds Management P. Ltd.- from July 2006 to 25 June 2007</li> <li>• Head- Treasury, State Bank of Mauritius Limited, Mumbai - From Nov. 2004 to June 2006</li> <li>• Fund Management - SUN F&amp;C Asset Management, Mumbai, From Dec. 1999 to Oct. 2004</li> <li>• Fund Management - UTI, Mumbai From June 1995 to Nov. 1999</li> </ul> <p>Currently he is managing Magnum InstaCash Fund, Magnum Income Fund – Floating Rate - Long Term Plan, Magnum Income Fund – Floating Rate - Short Term Plan, SBI Premier Liquid Fund, Magnum Insta Cash Fund – Liquid floater Plan and SBI Debt Fund Series</p> |

### K. INVESTMENT RESTRICTIONS

The investment policies of the scheme comply with the rules, regulations and guidelines laid out in SEBI (Mutual Funds) Regulations, 1996. As per the Regulations, specifically the Seventh Schedule, the following investment limitations are applicable to schemes of Mutual Funds.

- a. The scheme shall not invest more than 15% of its NAV in debt instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 20% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of Asset Management Company. Such limit shall not be applicable for investments in government securities. Also investment within such limit can be made in mortgaged-backed securitized debt, which is rated not below investment grade by a credit rating agency registered with the Board.

No mutual fund scheme shall invest more than thirty percent of its net assets in money market instruments of an issuer:

Provided that such limit shall not be applicable for investments in Government securities, treasury bills and collateralized borrowing and lending obligations.”

- b. The Scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the Scheme. All such investments shall be made with the prior approval of the Board of Trustees and the Board of Asset Management Company. Further, the aforesaid investment limits are applicable to all debt securities which are issued by public bodies/institutions such as electricity boards, municipal corporations, state transport corporations etc guaranteed by either state or central government. Government securities issued by central/state government or on its behalf by the RBI are exempt from the above referred investment limits.

No mutual fund scheme shall invest more than thirty percent of its net assets in money market instruments of an issuer:

Provided that such limit shall not be applicable for investments in Government securities, treasury bills and collateralized borrowing and lending obligations.

- c. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.
- d. Transfer of investments from one scheme to another scheme, including this scheme, under the Mutual Fund shall be allowed only if :
  - I. Such transfers are done at the prevailing market price for quoted securities on spot basis; explanation - "spot basis" shall have the same meaning as specified by the stock exchange for spot transactions, and
  - II. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
- e. The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate interscheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
- f. Every mutual fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.
- g. The assets of the scheme shall not in any manner be used for short selling and securities lending and borrowing. The Scheme shall not invest in derivative products.
- h. The scheme shall provide that the securities be purchased or transferred in the name of the Mutual Fund for the relevant scheme, wherever the investments are intended to be of a long-term nature.
- i. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the Board.
- j. The scheme shall not make any investment in;
  - 1) any unlisted security of an associate or group company of the sponsor; or
  - 2) any security issued by way of private placement by an associate or group company of the sponsor; or
  - 3) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- n. The scheme shall not make any investment in any Fund of Funds scheme.

## **L. PAST PERFORMANCE OF THE SCHEME**

This scheme is a new scheme and does not have any performance track record.

## **M. DEBT MARKET IN INDIA**

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

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

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

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

## SBI DEBT FUND SERIES

Following are the yield matrix of various debt instruments:

| <b>Instruments</b>      | <b>Indicative yield range</b> |
|-------------------------|-------------------------------|
| Overnight rates-        | 3% -3.20%                     |
| 90 day Commercial Paper | 4.35%- 4.65%                  |
| 91-day T-bill           | 4.10%-4.13%                   |
| 1 year G-Sec.           | 4.95%- 5.05%                  |
| 5 year G – Sec          | 7.30%- 7.35%                  |
| 10 year G-Sec.          | 7.80% -7.90%                  |
| 1 year AAA Bond         | 6.70% -7.00%                  |
| 5 year AAA Bond         | 8.55%-8.65%                   |

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

### **N. INVESTMENTS OF AMC IN THE SCHEME**

The AMC may invest in the scheme, during the New Fund Offer, such amount, as they deem appropriate. But the AMC shall not be entitled to charge any management fees on this investment in the scheme. Investments by the AMC will be in accordance with Regulation 24(3) of the SEBI (MF) Regulations, 1996 which states that:

"The asset management company shall not invest in any of its schemes unless full disclosure of its intention to invest has been made in the **Scheme Information Document (SID)**, provided that the asset management company shall not be entitled to charge any fees on its investment in the scheme."

### **O. INVESTMENTS IN OTHER SCHEMES**

According to the Clause 4 of Schedule 7 read with Regulation 44(1), of the SEBI (MF) Regulations, 1996:

"A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investments made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund."

### III. UNITS AND OFFER

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

|  |  |
|--|--|
| <p>New Fund Offer Period</p> <p>This is the period during which a new scheme sells its units to the investors.</p>   | <p>The Mutual Fund may according to market conditions introduce Funds of various maturities at various times. The Units will be available at Rs. 10/- per Unit for each and every Fund under each Series as and when they are introduced for sale.</p> <p>The subscription for any Fund in the Series will be open to the public for minimum 1 day or as many days as maybe decided by the Managing Director. However, the AMC reserves the right to close the subscription earlier, after giving a day's notice to the investors. The AMC also reserves the right to suspend the issue at any time after a day's notice. Also AMC reserves the right to extend the NFO period by giving a day's notice. However total NFO period will not exceed the NFO period prescribed in regulations which is 45 days</p>  |
| <p>New Fund Offer Price:</p> <p>This is the price per unit that the investors have to pay to invest during the NFO.</p>  | <p>Rs. 10/- per unit, subject to the applicable load, if any.</p>  |
| <p>Minimum Amount for Application in the NFO</p>   | <p>Rs. 5,000/- and in multiples of Re. 1/- thereafter</p> <p>The Trustees reserves the right to alter the minimum subscription amount under the scheme.</p>  |
| <p>Minimum Target amount</p> <p>This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 6 weeks, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of six weeks from the date of closure of the subscription period. Rs.</p> | <p>One Crore for each fund under the series.</p>   |
| <p>Maximum Amount to be raised</p>   | <p>No upper limit.</p>   |
| <p>Options offered</p>   | <p><b>Options</b></p> <p>SBI Debt Fund Series is a close-ended debt scheme offering investor two options for investment - Growth option and Dividend option (pay out). Both Dividend (pay out) and Growth option will be available under all the funds launched under SBI Debt Fund Series. The Dividend option (pay out) would endeavour to declare dividends subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to the approval of the Trustees. The Growth option would not declare dividends and returns in this option would be through capital appreciation only. Both the options would be maintained as a common portfolio.</p> <p>The Growth Option will be the default option and hence if an investor fails to specify the option applied for, he will be allocated Units under the Growth Option of the Scheme.</p> |
| <p>Dividend Policy</p>   | <p>Subject to SEBI Regulations from time to time regarding payment and distribution of dividend, the scheme shall endeavour to declare dividend on periodic basis.</p> <p>The procedure and manner of payment of dividend shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006 as amended from time to time.</p>   |

## SBI DEBT FUND SERIES

|   |   |
|---|---|
| <p>Allotment</p>  | <p>Allotment will be made to all applicants in the New Fund Offer provided the applications are complete in all respects and are in order. The allotment will be completed within 30 days after the closure of New Fund Offer. Application for issue of Units will not be binding on the fund and may be rejected on account of failure to fulfill the requirements as specified in the application form.</p> <p>Investors will be issued a Unit Statement of Account in lieu of Unit Certificates. Dispatch of Unit statements of account will be made as soon as possible. If an investor specifically requests the Registrars in writing for issue of a Unit Certificate, the Unit Certificates shall be sent to the investor within 6 weeks of receipt of request as stipulated under SEBI Regulation 36.</p>   |
| <p>Refund</p>   | <p>If application is rejected, full amount will be refunded within 6 weeks of closure of NFO. If refunded later than 6 weeks, interest @ 15% p.a. for delay period will be paid and charged to the AMC.</p>   |
| <p>Who can invest</p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p> | <p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> <li>● Indian resident adult individuals, either singly or jointly (not exceeding three);</li> <li>● Minor through parent / lawful guardian; (please see the note below)</li> <li>● Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;</li> <li>● Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds;</li> <li>● Partnership Firms constituted under the Partnership Act, 1932;</li> <li>● A Hindu Undivided Family (HUF) through its Karta;</li> <li>● Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>● Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis;</li> <li>● Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis;</li> <li>● Army, Air Force, Navy and other para-military funds and eligible institutions;</li> <li>● Scientific and Industrial Research Organisations;</li> <li>● Provident / Pension / Gratuity and such other Funds as and when permitted to invest;</li> <li>● International Multilateral Agencies approved by the Government of India / RBI;</li> <li>● The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).</li> <li>● A Mutual Fund through its schemes, including Fund of Funds schemes.</li> </ul> |

Note: Minor can invest in any scheme of SBI Mutual Fund through his/her guardian only. Minor Unit Holder on becoming major may inform the Registrar about attaining majority and provide his specimen signature duly authenticated by his banker as well as his details of bank account and PAN (if required) to enable the Registrar to update their records and allow him to operate the Account in his own right.

**Notes :**

1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.
2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases.

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

3. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.

**Who cannot invest**

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

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

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

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

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|  |   |
|--|---|
|  | The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application.  |
| Where can you submit the filled up applications.   | Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID.   |
| How to Apply   | <p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action.</p> <p>SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction.</p> <p>Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIMF Investor Service Centers/Investor Service Desks, SBI MF Corporate Office or other such collecting centers as may be designated by AMC. The application amount in cheque or Demand Draft shall be payable to "<b>SBI MF–SDFS–XXX Days / XXX Months (Closure date of NFO)</b>". The Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stockinvests or cash will be accepted</p> |
| Listing  | <p>Trustees will ensure that before the launch of the Scheme, in – principle approval for listing has been obtained.</p> <p>The Scheme will be listed on National Stock Exchange of India Limited. Further, the AMC may at its discretion list the units on any Stock Exchange.</p>   |
| Maturity   | <p>The Plan under the scheme will come to an end on the maturity date. The Scheme shall matured on the expiry of the tenure of the plans from the date of allotment. On maturity of the Plans, the outstanding Units shall be redeemed and proceeds will be paid to the Unitholder.</p> <p>The proceeds on maturity will be payable to the persons whose names are appearing in beneficiary position details received from depositories after the suspension /deactivation /freezing of ISIN.</p> <p>In case the maturity date for any Fund falls on a non-business day, then the immediately succeeding business day would be reckoned as the maturity date for the Fund.</p>  |
| The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same. | Not Applicable  |
| Special Products / facilities available during the NFO   | Not Available   |
| Restrictions, if any, on the right to freely retain or dispose of units being offered.   | The Units of the Scheme are available for trading and transfer only in demat mode via the stock exchanges until maturity.   |

## B. ONGOING OFFER DETAILS

|   |   |
|---|---|
| <p>Ongoing Offer Period</p> <p>This is the date from which the scheme will reopen for redemptions after the closure of the NFO period.</p>  | <p>Since scheme is close ended, units of the funds will be not offered on ongoing basis.</p> <p>To provide liquidity to the investors, the Fund proposes to be listed on National Stock Exchange.</p>   |
| <p>Ongoing price for subscription (purchase)/switch-in (from other schemes of the mutual fund) by investors.</p>  | <p>Being a Close ended Scheme, Units cannot be subscribed after the closure of NFO.</p>   |
| <p>Ongoing price for redemption (sale) /switch outs (to other schemes of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions/switch outs.</p> <p>Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be:</p> <p><math>Rs. 10 * (1 - 0.02) = Rs. 9.80</math></p> | <p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchanges. The scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be paid out within 10 business days, subject to availability of all relevant documents and details.</p>   |
| <p>Cut off timing for redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>  | <p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme</p>   |
| <p>Minimum amount for purchase/ redemption/ switches</p>  | <p>Not Applicable</p>   |
| <p>Minimum balance to be maintained</p>   | <p>Not Applicable</p>   |
| <p>Trading and Demat</p>  | <p>Investors have option to hold the units in demat form in addition to account statement. Since the scheme is going to be listed and no direct repurchase facility is available with the Mutual Fund, the investors who intend to trade in units are required to have a Demat Account and hold the units in the dematerialised form only. This being a Closed Ended Scheme, no premature redemption can be made through redemption instruction to the Mutual Fund until maturity. However, the Scheme provides for liquidity through listing on the NSE (and/or any other recognized stock exchange where the units are listed). Unitholders who intend to avail of the facility to trade in units are required to have a Demat Account.</p>   |
| <p>Where can the applications for purchase/redemption switches be submitted?</p>  | <p>For submitting the applications for repurchase/ redemption please see the official points of acceptance given on last page.</p>  |
| <p>Special Products</p>   | <p>SIP, SWP, STP are not available</p>  |
| <p>Accounts Statements</p>  | <ul style="list-style-type: none"> <li>Investors will be issued a Unit Statement of Account in lieu of Unit Certificate. Dispatch of Unit statement of accounts to be made to all unitholders who holds the units in physical form as well as demat form as soon as possible but not later than 30 days from the date of close of NFO.</li> <li>An applicant shall have the option either to receive the statement of accounts or to hold units in dematerialised form and the AMC shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in dematerialized form as soon as possible but not later than thirty days from the date of closure of the initial subscription list</li> <li>For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.</li> <li>The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&amp;T. If an investor specifically makes a request in writing for issue of a Unit Certificate, the Unit Certificate</li> </ul> |

## SBI DEBT FUND SERIES

|   |   |
|---|---|
|   | <p>shall be sent to the investor within 6 weeks of receipt of request as stipulated under SEBI Regulation 36.</p> <ul style="list-style-type: none"> <li>● <b>Account Statements for investors holding demat accounts:</b> Subsequent account statement may be obtained from the depository participants with whom the investor holds the DP account.</li> <li>● The asset management company shall issue units in dematerialized form to a unitholder of the Scheme within two working days of the receipt of request from the unitholder.</li> </ul> <p><b>Annual Account Statement:</b></p> <ul style="list-style-type: none"> <li>● The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement,</li> <li>● The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.</li> <li>● Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.</li> </ul> <p>Unitholders, who have not transacted during the last six months, will be issued the SOA for such period, reflecting the latest closing balance and value of the units held. Alternatively, investors can request a soft copy of the SOA which shall be mailed to their e-mail address on a monthly basis.</p> |
| Dividend  | The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. Investors residing in such places where Electronic Clearing Facility is available will have the option of receiving their dividend directly into their specified bank account through ECS. In such a case, only an advice of such a credit will be mailed to the investors.   |
| Repurchase  | The repurchase proceeds on maturity shall be dispatched to the unitholders within 10 working days.  |
| Delay in payment of redemption / repurchase proceeds/ in dispatch of dividend | The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay in payment of redemption proceeds on maturity or in the event of failure to dispatch dividend with the stipulated time period (presently @ 15% per annum).  |

**C. PERIODIC DISCLOSURES**

|  |   |   |   |
|--|---|---|---|
| <p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>   | <p>NAV would be computed and declared on daily basis under the scheme. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 p.m.</p>                  |   |   |
| <p>Half yearly Disclosures: Portfolio / Financial Results</p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>   | <p>SBI Mutual Fund shall publish a complete statement of the scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located.</p> |   |   |
| <p>Half Yearly Results</p>   | <p>SBI Mutual Fund and Asset Management Company shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the mutual fund is situated.</p>                |   |   |
| <p>Annual Report</p>   | <p>Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.</p>   |   |   |
| <p>Associate Transactions</p>  | <p>Please refer to Statement of Additional Information (SAI).</p>   |   |   |
| <p>Taxation</p> <p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p> |   | <p><b>Resident Investors</b></p>  | <p><b>Mutual Fund</b></p>   |
|  | <p>Tax on Dividend</p>  | <p>Nil, in the hands of investors</p>   | <p><b>Dividend Distribution Tax</b></p> <p>For the investments by individual/HUF investors - 14.1625 %</p> <p>For the investments by other than individual/HUF investors - 22.66%</p> |
|  | <p>Capital Gains:</p> <p>Long Term</p>  | <p>10% (plus surcharge and education cess) without indexation benefit &amp; 20% (plus surcharge and education cess) with indexation benefit</p> | <p>Nil</p>  |
|  | <p>Short Term</p>   | <p>At marginal tax rate applicable to the investor</p>  | <p>Nil</p>  |
| <p><b>For further details on taxation please refer to the clause on Taxation in the SAI</b></p>  |   |   |   |
| <p>Investor services</p>   | <p>Details of Investor Relations Officer of the AMC:<br/>           Name: C.A. Santosh<br/>           (Chief Manager – Customer Service)<br/>           Address: SBI Funds Management Pvt. Ltd., 701-703, Raheja Centre, Nairman Point, Mumbai 400 021<br/>           Telephone number: 022-43511611<br/>           Fax: 022-43511615, e-mail: customer.delight@sbimf.com</p>                   |   |   |

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### D. NAV INFORMATION

NAV of the sub-funds under the series is computed and declared on daily basis. The NAV under the Scheme shall be calculated up to 4 decimals as follows or such other formula as may be prescribed by SEBI from time to time:

Market or Fair Value of Scheme's investments + Current Assets - Current Liabilities and Provision

NAV = \_\_\_\_\_

No of Units outstanding under Scheme on the Valuation Date

NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on [www.sbimf.com](http://www.sbimf.com) and [www.amfiindia.com](http://www.amfiindia.com).

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 p.m. on daily basis. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

Further, as per SEBI Regulations, the repurchase price shall not be lower than 93% of the NAV and the sale price shall not be higher than 107% of the NAV and the difference between the repurchase price and sale price shall not exceed 7% on the sale price. In the case of close-ended scheme the repurchase price shall not be lower than 95% of the NAV.

## IV. FEES AND EXPENSES

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

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

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

### B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

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

For Funds having maturity of less than one year:

| Particulars                                       | % of Net Assets |
|---|-----------------|
| Investment Management Fee                         | 1.25%           |
| Marketing and Distribution Expenses               | 0.74%           |
| Registrar & Transfer Agent's fees and Stamp duty  | 0.05%           |
| Custodial fees & expenses                         | 0.05%           |
| Listing Fee                                       | 0.05%           |
| Trustee fees                                      | 0.01%           |
| Other expenses                                    | 0.10%           |
| <b>Total expenses to be charged to the scheme</b> | <b>2.25%</b>    |

For Funds having maturity of more than one year:

| Particulars                                       | % of Net Assets |
|---|-----------------|
| Investment Management Fee                         | 1.25%           |
| Marketing and Distribution Expenses               | 0.34%           |
| Registrar & Transfer Agent's fees and Stamp duty  | 0.05%           |
| Custodial fees & expenses                         | 0.05%           |
| Listing Fee                                       | 0.05%           |
| Trustee fees                                      | 0.01%           |
| Other expenses                                    | 0.50%           |
| <b>Total expenses to be charged to the scheme</b> | <b>2.25%</b>    |

The recurring expense structure, including the Investment Management Fee, indicated above would be applicable to each and every Fund launched by the scheme at various points of time.

The AMC reserves the right to increase and decrease the fee within the ceilings prescribed under SEBI Regulations. The above annual recurring expenses are only the estimates and the actual expenses may vary from the above estimates but will be restricted to the ceilings of recurring expenses stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulations, 1996, which are as follows:

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations. However, as per regulation 52 of SEBI (MF) Regulations, following maximum limits are applicable to the scheme:

- i) 2.25% on the first Rs.100 Crore of average weekly net assets.
- ii) 2.00% on the next Rs.300 Crore of average weekly net assets.

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iii) 1.75% on the next Rs.300 Crore of average weekly net assets.

iv) 1.50% on the balance of the average weekly net assets.

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

### C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC ([www.sbimf.com](http://www.sbimf.com)) or contact your distributor.

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

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

Bonus units and units issued on reinvestment of dividends shall not be subject to entry and exit load.

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Exit load/ CDSC (if any) up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes/ plans in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses.

Any amount in excess of 1% of the redemption value charged to the unit holder as exit load/ CDSC shall be credited to the respective scheme/ plan immediately.

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

For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centers.

Any imposition or enhancement in the load shall be applicable on prospective investments only. However, AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of dividend for existing as well as prospective investors. At the time of changing the load structure, the mutual fund may consider the following measures to avoid complaints from investors about investment in the schemes without knowing the loads:

- 1) The addendum detailing the changes may be attached to Scheme Information Documents and key information memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.
- 2) Arrangements may be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centers and distributors/brokers office.
- 3) The introduction of the exit load/ CDSC alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load/CDSC.
- 4) A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
- 5) Any other measures which the mutual funds may feel necessary.

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

## **V. RIGHTS OF UNITHOLDERS**

Please refer to SAI for details.

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### VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

Not applicable

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

There are no any monetary penalties imposed and/ or action taken by any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company;

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/ adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

There are no such instances

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

There are some ordinary routine litigations incidental to the business of the Fund amounting to Rs.23.93 lakh, and the following petition / summary suit against the Fund is pending in the court. Summary suit no: 3799 of 1996, filed by M/s Morarka Finance Limited is pending in the High Court of Juridicature at Bombay. The Plaintiff has filed the suit for recovery of Rs. 8.44 lacs together with interest being excess price paid by them in the equity buyback transaction relating to the shares of M/s Pumpasar Distilleries Limited.

Apart from this, following are the details of Penalties, pending litigation or proceedings, findings of inspection or investigations for which action may have been taken or initiated by any regulatory authority Against the AMC - SBI Funds Management private limited (SBIFMPL) in a capacity of Investment Manager to the SBI Mutual Funds:

- a. The case was filed at the High Court of Judicature at Bombay by M/s Morarka Finance Limited for recovery of Rs 8.44 lakhs together with interest being the excess price paid by them in equity buyback transaction relating to the shares of M/s Pampasar Distilleries Limited. M/s A.R. Bhole and Company. Advocates are defending the case on our behalf. The filling of our written statement was delayed. The last hearing in the matter took place on 28th March 2003 and we are allowed to file our written statement. The next hearing in the matter is awaited.
  - b. SEBI have initiated an enquiry into the transactions in the shares of M/S Padmini Technologies Limited, during the period 2000-2001, which also covers an inquiry for the transaction made by SBI Mutual Fund in the shares of the Company. Further, SEBI has issued a show cause notice on June 20, 2007 and SBIFM has replied to SEBI on June 30, 2008. Since then, there has been no further communication from SEBI.
  - c. SEBI have initiated an investigation for the transactions in the shares of M/S Polaris Software Lab Limited, made during the period April 01, 2002 to May 31, 2002, made by SBI Mutual Fund. Further, SEBI has issued a show cause notice to SBI Mutual Fund vide its letter dated January 29, 2010 and SBI Mutual Fund is in the process of replying the notice.
5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

Not Applicable

**Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

Date of Approval of the scheme by SBI Mutual Fund Trustee Company Private Limited on September 11, 2009.

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

sd/-

Place: Mumbai

Date: February 23, 2010

Name : **Achal Kumar Gupta**

Designation : **Managing Director**

### SBIMF INVESTORS SERVICE CENTRES

**AHMEDABAD** : SBIMF Investors Service Centre, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006, Tel.: (079)26423060,26463090, 26423070; **BANGALORE** : SBIMF Investors Service Centre, 1st Floor, Block I, SBI, LHO, Campus, 65, State Bank Road, Opp. Museum Road Post Office, Bangalore-560001, Tel.: (080)22123784, 22272284, 22122507; **BHILAI** : SBIMF Investors Service Centre, F-7 Commercial Complex, Uttar Gangotri, Supela, G.E. Road,Bhilai-490 023 Tel.: (0788) 2273261, 2272344, 4010955; **BHOPAL** : SBIMF Investors Service Centre, 133, Kay Kay Business Centre, Above City Bank, M.P.Nagar Zone -I, Bhopal-462011 Tel. : (0755) 2557341,4288277, 4288276; **BHUBANESHWAR** : SBIMF Investors Service Centre, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneshwar-751001, Tel.: (0674)2392401/501; **CHANDIGARH** : SBIMF Investors Service Centre, State Bank Of India,Local Head Office, 1st Floor, Sector - 17B, Chandigarh-160017, Tel. : (0172)2709728, 2711869; **CHENNAI** : SBIMF Investor Service Centre, Flat 3C,3rd Floor, Chaitanya Centre, No 12/21, Khader Nawas Khan road, Nungambakkam, Chennai- 600006, Tel. : (044)28331384/85, 42317230; **COIMBATORE** : SBIMF Investors Service Centre, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel.: (0422) 2541666, 2540666; **ERNAKULAM** : SBIMF Investors Service Centre, 28/218 II Floor, Manorama Junction, Above SBI Ernakulam South Branch, S A Road, Panampilly Nagar, Ernakulam-682036 Tel.: (0484)2318886, 2323489; **GOA** : SBIMF Investor Service Centre, Ground Floor, Kamat Chambers, Opp. Neptune Hotel, Panaji Goa 403 001. Tel. : (0832) 2235283 / 6642475; **GURGAON** : SBIMF Investor Service Centre , Vatika First India Place,Tower B,Ground Floor,Block A,Sushant Lok Phase I,Near Sahara Mall, M G Road,Gurgaon-122002, Tel.: (0124) 4200828, 4083769; **GUWAHATI** : SBIMF Investors Service Centre, Sethi Trust Building,Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel: (0361)2463704, 2463747, 2130366; **HYDERABAD** : SBIMF Investors Service Centre, 1st Floor, State Bank of India, Local Head Office, Koti, Hyderabad-500195, Tel.:(040)24756241, 24756066; **INDORE** : SBIMF Investors Service Centre, 215-216 City Centre, 2nd floor,570 M.G. Road, Indore-452001, Tel.: (0731)2541141, 4045944; **JAIPUR** : SBIMF Investors Service Centre, State Bank of India, Sangneri Gate, Jaipur-302001, Tel.: (0141)2567354, 2574134; **KANPUR** : SBIMF Investor Service Centre, C/o State Bank of India, C/O SBI C & I DIVISION - MAIN BRANCH M. G. ROAD KANPUR, Tel.:(0512), 2331631; **KOLKATTA** : SBIMF Investors Service Centre, Jeevandeep Bldg,No 1, Middleton Street, 9th Floor, Kolkatta-700 071 Tel.: (033) 22882342/22883767/22883768; **LUCKNOW** : SBIMF Investors Service Centre, G-16, Kasmande House,2, Park Road, Hazratganj,Lucknow-226001, Tel.: 0522- 2286741, 2286742; **LUDHIANA** : SBIMF Investor Service Centre, C/o. State Bank of India, 1st Floor, Main Branch, Civil Lines, Ludhiana-141 001, Tel.: (0161)2449849, 2449859; **MUMBAI** : SBIMF Investors Service Centre, Ilaco House, 2nd Floor, P M Rd, Behind Citi Bank, Fort, Mumbai - 400 001 Tel.: (022) 6653 2800, 2807- 10; **NAGPUR** : SBIMF Investors Service Centre, Shreeram Towers, 1st Floor, Unit No 133, Beside NIT Building, Kingsway, Nagpur-440001. Tel.: (0712) 6458368, 6640311; **NEW DELHI** : SBIMF Investors Service Centre, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel.: (011) 23466666; **PATNA** : SBIMF Investors Service Centre, SBI Main Branch, West Gandhi Maidan, Patna-800001, Tel. (0612) 3242047, 2219232; **PUNE** : SBIMF Investors Service Centre, Madhuri Kishor Chambers, 3rd Floor, Near Passport Office, Senapati Bapat Road,Pune-411016, Tel. : (9520)25670961, 25653398, 25653399; **RANCHI** : SBIMF Investors Service Centre, C/o. State Bank Of India,Upper Bazar Branch, 2nd Floor, Metro Market, Kutchery Road, Ranchi-834 001, Tel. : (0651) 2213413, 2213212; **SILIGURI** : SBIMF Investors Service Centre, Ganeshayan Building -2 Nd Floor,Beside Sky Star Building,Sevoke Road,Siliguri-734001, Tel.: (0353) 2537065, 2534206; **SURAT** : SBIMF Investors Service Centre, Higher Ground Floor, Meghratna Shopping Complex, Athugar Street, Nanpura,Surat - 395 001, Tel. :(0261) 2462754, 6646555, 3994800; **THIRUVANTHAPURAM** : SBIMF Investor Service Centre, 25/373(9), Govt. Press Road, Thiruvananthapuram-695001, Tel.: (0471) 4011590, 4011591; **VADODARA** : SBIMF Investors Service Centre, 101 - 105, Glacier Complex,Near Pizza In, Jetalplur Road, Vadodara - 390007 Tel. : (0265) 2323010; **VIJAYAWADA** : SBIMF Investors Service Centre,1st Floor, Sri Rajarajeswari Complex, DNo.29-6-23, Rama Chandra Rao Road, Suryaraopet, Vijayawada - 520002. Tel.: (0866) 2438217, 2436113.

### SBIMF INVESTOR SERVICE DESKS

**AGRA** : SBIMF Investors Service Desk, SBI Main Branch, Chipitola, Agra-282001, Tel. (0562) 32555061, 4008091; **AJMER**: SBIMF Investor Service Desk, C/O SBI Special Branch,Ajmer - 305001, Tel.: (0145)2426284; **ALLAHABAD**: SBIMF Investor Service Desk, UG-13, Vashishta Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad-211006, MOBILE: 91 9838070470, Tel.: (0532) 2261028; **AMRITSAR** : SBIMF Investors Service Desk, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001 Tel.: (0183)2221755; **ANAND**: SBIMF Investors Service Desk,C/ o State Bank of India,Nr D N High School,Station Road,Anand - 388 001 Tel.: (02692) 243210; **AURANGABAD** : SBIMF Investors Service Desk, Viraj Complex, Opp. Big Cinema, Above SBI STM, Khadkeshwar, Aurangabad - 431001, Tel.: (0240) 3244781; **BATHINDA**: SBIMF Investor Service Desk, State Bank of India, 1st Floor, A.D.B. Branch, Guru Kashi Marg, Bhatinda-151001 **BHAVNAGAR**: SBIMF Investor Service Desk, C/ o. SBI Darbargadh Branch, 2nd Floor, Aamba Chowk, Bhavnagar - 364002, Tel. : (0278) 2563488; **BELGAUM** : SBIMF Investor Service Desk, C/ o.SBI Main Branch,Near Railway Station Camp, Belgaum-590001, Tel. : (0831) 2422463; **BELLARY** : SBIMF Investor Service Desk, C/o.SBI commercial Branch, Station Road Bellary-583101; **CALICUT** : SBIMF Investor Service Desk, C/o SBI NRI Branch , 2nd Floor, Aydeed Complex, YMCA Cross Road, Calicut - 673001 Tel. : (0495) 2768270, 4020079; **DEHRADUN** : SBIMF Investors Service Desk, SBI Main Branch, 4, Convent Road, Dehradun, Tel. : (0135)2651719; **DHANBAD** : SBIMF Investor's Service Desk,C/O State Bank Of India,Main Branch,Bank More,Dhanbad-826001, Jharkhand, Tel. : (0326)2301545; **DHARAMSHALA** : SBIMF Investor Service Desk, Camp Office , State bank of India Regional Business office, Centre Point Building, Civil Line Dharamshala; **DURGAPUR** : SBIMF Investors Service Desk, C/o State Bank of India ,City Centre Branch, Durgapur-713216, Tel. : 2544191/192; **FARIDABAD** : SBIMF Investors Service Desk, C/o. SBI Commercial Br.,, 65, Neelam Bata Road, Near Mahalaxmi Hotel, NIT Faridabad, Haryana - 121001, Tel. : (0129) 4030661; **GHAZIABAD** : SBIMF Investor Service Desk, SIB branch Ist floor navyug Market,Ghaziabad (U.P.), Tel. : (0120) 2797582; **GHORAKHPUR** : SBIMF Investors Service Desk, C/o State Bank Of India, Gorakhpur Branch,, Bank Road, Gorakhpur (U.P.) PIN-273001, Tel. : (0551) 2203378; **GWALIOR** : SBIMF Investor's Service Desk, C/O State Bank Of India,

## SBI DEBT FUND SERIES

Gwalior Main Branch, Bada, Lashkar Gwalior-474001, Tel. : (0751) 2447272; **HISSAR** : SBI Funds Management Pvt Ltd, SBIMF Investors Service Desk, 42, Red Square Market, Nr. Hotel Regency, Hisar -125001, Haryana, Tel. : (01662) 238415; **HUBLI** : SBIMF Investor Service Desk, C/o SBI, Post Box No.7, 1st Floor, Keshwapur, Hubli-580 023, Tel. : (0836) 2368477; **JABALPUR** : SBIMF Investor Service Desk C/O Sbi Personal Banking Branch, Near Bus Stand, Napier Town, Jabalpur-482001, Tel. : (0761) 2450542; **JALANDHAR**: SBIMF Investors Service Desk, C /O State Bank of India, 39-A, Green Park, Cool Road, Jalandhar, Tel. : (0181) 2238415; **JAMMU** : SBIMF Investors Service Desk, Ground Floor, State Bank of India Administrative Office, Rail Head Complex, Bahu Plaza. Mob.: 9906909643, Tel. : (0191) 2474975; **JAMNAGAR** : SBIMF Investors Service Desk, C/O SBI Main Branch, New Super Market, Jamnagar, Tel. : (0288) 2660104; **JAMSHEDPUR** : SBIMF Investors Service Desk, C/o SBI Bistapur, Jamshedpur-831001, Tel. : (0657)2440446; **JHANSI** : SBIMF Investors Service Desk, C/o SBI Main Branch, Jhansi-284001, Mob No. 9838476959; **JODHPUR** : Sbiimf Investors Service Desk, 201, Shree Plaza, 658 Residency Road, Sardarpura, Jodhpur- 342003, Tel. : (0291) 2611928; **KOLHAPUR** : SBIMF Investor Service Desk, 3rd Floor, Ayodhya Towers,, Station Road,, Kolhapur-416 001, Mob.: 9325663494, Tel. : (0231) 2680880; **KOTA** : SBIMF Investor Service Desk, SBI Main Branch, Chawani Choraha, Kota - 324 005, Tel. : (0744)2390631; **MADURAI** : SBIMF Investors Service Desk, 1st Floor Suriya Towers, 273, Goodshed street, Madurai-625001, Tel. : (0452)4374242; **MANGALORE** : SBIMF Investors Service Desk, C/o State Bank of India - Arya Samaj Road Branch, Balmatta, Mangalore - 575003, Tel.: (0824)2445892; **MEERUT** : SBIMF Investors Service Desk, C/O SBI Zonal Office, Garh Road, Meerut-250005; **MORADABAD** : SBIMF Investor Service Desk, C/o SBI Main Branch, Civil Lines, Moradabad-244001, Tel.:(0591) 2411411; **MYSORE** : SBIMF Investor Service Desk, Mothikhana Building, 1st Floor, New Sayyaji Rao Road, Mysore 570024, Tel.: (0821)4242919; **NASHIK** : SBIMF Investors Service Desk, SBI SPBB Branch, Plot No.56 Thatte wadi, Off College Road, Opp. Vadnagare Showroom, Nashik - 422 005, Tel. : (0253) 6575888; **PATIALA** : SBIMF Investor Service Desk, Sukhmani Financial, Super Market Railway, Dukhniwaran Market, Near Modern School, Patiala - 147004 Tel.: (0175) 5007746; **PANIPAT** : SBIMF Investors Service Desk, C /O State Bank of India, G T Road Panipat, **RAIPUR** : SBIMF Investor Service Desk, C/o State Bank of India, Kutchery Branch, Kutchery Chowk, Raipur (C.G.) - 492001 Tel. : (0771)2543355; **RAJAHMUNDRY**: SBIMF Investors Service Desk, C/o, SBH Main Branch, T Nagar, Rajahmundry – 533 101, Tel. : (0883)2434002; **RAJKOT** : SBIMF Investors Service Desk, C/o SBI Rajkot Main Branch, 1st Floor, Jawahar Road, Rajkot - 360 001, Tel. : (0281)2239437; **ROURKELA** : SBIMF Investors Service Desk, C/ o. State Bank of India, Rourkela Industrial Estate Branch, Panposh Road, Civil Township, Rourkela - 769004, Mob.: 9437061978, Tel. : (0661) 250 1111; **SALEM** : SBIMF Investors Service Desk, SBI Funds Management Pvt Ltd., Nakshatra Trade Mall", No.55/1, Ramakrishna Raod, Near Gopi Hospital, Salem-636007, Tel.: (0427) 4552289; **SHIMLA** : SBIMF Investor Service Desk, C/o State Bank of India, New Building (2nd Floor), Kali Bari, The Mall, Shimla, Tel. : (0177) 2807608; **SILIGURI** : SBIMF Investors Service Desk, Ganeshayan Building -2 Nd Floor, Beside Sky Star Building, Sevoke Road, Siliguri-734001, Tel.: (0353) 2537065, 2461703; **SRINAGAR** : SBIMF Investors Service Desk, C/o. State Bank of India -Regional Office, Maulana Azad Rd, Opp. Govt Women's College, Srinagar, , Tel. : (0194) 2474864; **THIRUCHIRAPALLI** : SBIMF Investor Service Desk, State Bank of India, MICR Branch, Asha Arcade, 73, Promenade Road, Cantonment, Trichy-620001, Tel. : 0431-4000667; **TIRUNELVELI** : SBIMF Investor Service Desk, 182 E, Shop no 7, Arunagiri Uma Complex, S.N.High Road, Tirunelveli - 627001, Tel.: (0462) 4220023; **TIRUPATI** : SBIMF Investor Service Desk, C/O Sbi Korlagunta Branch, Near Leelamahal Junction, Tirupathi.-517501 Mob. No: 09959911975 Tel.: (0877) 2280208 , 6450828; **VARANASI** : SBIMF Investors Service Desk, 2nd Floor, Banaras TVS Bulding, D-58/12, A-7, Sigra, Varanasi-221010, Tel. : (0542) 2222492; **VISHAKHAPATNAM**: SBIMF Investor Service Desk, C/o.SBI Main Branch, Near Rednam Circle, Vishakhapatnam- 530 020, Tel. : (0891) 3293018/09848411546; **WARANGAL** : SBIMF Investors Service Desk, Battala Bazar, Main Branch, Warangal

### SBIMF INVESTOR SERVICE POINT

**CHINCHWAD** ( ISP Pune ): SBIMF Investor Service Point, Shop No.1, Ratnarekha Building, Pawna Nagar, Chapekar Chowk, Adjacent to SBI ATM, Opp. P.N.Gadgil Shop, Chinchwad, Pune – 411 033; **BAREILLY**: SBIMF Investor Service Point, MPST Cell, SBI, Administrative Office, Bareilly, (U.P.)PIN- 243001; MOB No.9719400168; **BORIVALI** : SBIMF Investors Service Point, Shop 17, Star Trade Centre, Near Chamunda Circle, Borivali (W), Mumbai - 400 092. Tel.: (022) 2892 7551; **NEHRU PLACE** : SBIMF Investors Service Point, SBI, 40 Bakshi House, Nehru Place, New Delhi-110018, Tel.: (011) 26224606; **NOIDA** : SBIMF Investors Service Point, GF-07 ansal fortune arcade K- block, Sector – 18, Noida – U P NOIDA-201301, Tel. :(0120) 4232214; **PITAM PURA** : SBIMF Investor Service Point, H-4/G-10, Vardhman NX Plaza, Netaji Subhash Place, Delhi-110034, Tel. : (011) 23751974; **THANE** : SBIMF Investor Service Point, Shop 1, Kashinath CHS, Near Ghantali Devi Mandir, Naupada, Thane - 400 602. Tel.: (022) 2541 4594

### CAMS INVESTOR SERVICE CENTRES

**AHMEDABAD**: CAMS Investor Service Centers, 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow Ellis Bridge Gujarat, Ahmedabad 380 006, Tel: (079) 3008 2468 3008 2469, 3008 2473. **BANGALORE**: CAMS Investor Service Centers, Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre ) Karnataka, Bangalore 560 042, Tel: (080) 3057 4709, 3057 4710, 2532 6162. **BHUBANESWAR**: CAMS Investor Service Centers, 101/ 7, Janpath, Unit – III , Orissa, Bhubaneswar 751 001, Tel: (0674) 325 3307 325 3308, 253 4909. **CHANDIGARH**: CAMS Investor Service Centers, SCO 80-81, IIIrd F, Sector 17 C, Punjab, Chandigarh 160 017, Tel: (0172) 304 8720 304 8721, 271 1325. **CHENNAI**: CAMS Investor Service Centers, Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Tamil Nadu, Chennai 600 034 , Tel: (044) 39115 561 39115 562, 28283 613. **COCHIN**: CAMS Investor Service Centers, 40 / 9633 D, Veekshanam Road, Near International hotel, Kerala, Cochin 682 035, Tel: (0484) 323 4658, 323 4662, 2383830. **COIMBATORE**: CAMS Investor Service Centers, Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram Tamil Nadu, Coimbatore 641 002, Tel: (0422) 301 8000 301 8001, 301 8003. **DURGAPUR**: CAMS Investor Service Centers, 4/2, Bengal Ambuja Housing Development Ltd,, Ground Floor, City Centre, West Bengal, Durgapur 713 216 , Tel: (0343) 329 8890 329 8891, 2548190. **GOA**: CAMS Investor Service Centers, No.108, 1st Floor, Gurudutta Bldg, Above

Weekender, M G Road Goa, Panaji (Goa) 403 001, Tel: (0832) 325 1755 325 1640, 242 4527. **HYDERABAD:** CAMS Investor Service Centers, 208, II Floor, Jade Arcade, Paradise Circle Andhra Pradesh, Secunderabad 500 003, Tel: (040) 3918 2471 3918 2473 , 3918 2472. **INDORE:** CAMS Investor Service Centers, 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Madhya Pradesh, Indore 452 001, Tel: (0731) 325 3692 325 3646, 2528609. **JAIPUR:** CAMS Investor Service Centers, R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, Rajasthan, Jaipur 302 001, Tel: (0141) 326 9126 326 9128, 5114500. **KANPUR:** CAMS Investor Service Centers, I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL Uttarpradesh, Kanpur 208 001, Tel: (0512) 3918003 3918000, 3918002. **KOLKATA:** CAMS Investor Service Centers, "LORDS Building", 7/1, Lord Sinha Road, Ground Floor West Bengal, Kolkata 700 071, Tel: (033) 32550760 3058 2285 , 3058 2288. **LUCKNOW :** CAMS Investor Service Centers, Off # 4,1st Floor, Centre Court Building,, 3/c, 5 - Park Road, Hazratganj , Uttarpradesh, Lucknow 226 001, Tel: (0522) 391 8000 391 8001, 2237309. **LUDHIANA:** CAMS Investor Service Centers, U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Punjab, Ludhiana 141 002, Tel: (0161) 301 8000 301 8001, 501 6811. **MADURAI:** CAMS Investor Service Centers, 86/71A, Tamilsangam Road, Tamil Nadu, Madurai 625 001, Tel: (0452) 325 1357 325 2468, 4381682. **MANGALORE:** CAMS Investor Service Centers, No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank , Kadri Main Road, Kadri Karnataka, Mangalore 575 003, Tel: (0824) 325 1357 325 2468, 425 2525. **MUMBAI:** CAMS Investor Service Centers, Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort Maharashtra, Mumbai 400 023, Tel: (022) 30282468 30282469, 30282482. **NAGPUR:** CAMS Investor Service Centers, 145 Lendra Park, Behind Indus Ind Bank, New Ramdaspath, Maharashtra, Nagpur 440 010, Tel: (0712) 325 8275 3258272, 2432447. **NEW DELHI:** CAMS Investor Service Centers, 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road Cannaugt Place New Delhi, New Delhi 110 001, Tel: (011) 3048 2471 3048 1203 , 2335 3834. **PATNA:** CAMS Investor Service Centers, Kamalaye Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road Bihar, Patna 800 001, Tel: (0612) 325 5284 325 5285, 2322207. **PUNE:** CAMS Investor Service Centers, Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane Maharashtra, Pune 411 004, Tel: (020) 3028 3005 3028 3003, 30283001. **SURAT:** CAMS Investor Service Centers, Office No 2 Ahura -Mazda Complex, First Floor, Sadak Street, Timalyawad, Nanpura Gujarat, Surat 395 001, Tel: (0261) 326 2267 326 2468, NA. **VADODARA:** CAMS Investor Service Centers, 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri Gujarat, Vadodara 390 007, Tel: (0265) 301 8032 301 8031, 3018030. **VIJAYAWADA:** CAMS Investor Service Centers, 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet Andhra Pradesh, Vijayawada 520 010, Tel: (0866) 329 9181 329 5202, 6695657. **VISAKHAPATNAM:** SBIMF Investor Service Desk, C/o.SBI Main Branch, Near Rednam Circle, Vishakhapatnam- 530 002, Tel.: (0891) 3293018

### CAMS TRANSACTION POINTS

**AGARTALA:** CAMS Transaction Point, Advisor Chowmuhan (Ground Floor), Krishnanagar, Agartala Tripura, Agartala 799001, Tel: (381) 9862923301, 2223009. **AGRA:** CAMS Transaction Point, No. 8, II Floor, Maruti Tower, Sanjay Place Uttarpradesh, Agra 282002, Tel: (0562) 324 0202 324 2267, 2521 170. **AHMEDNAGAR:** CAMS Transaction Point, 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road Ahmednagar Maharashtra, Ahmednagar 414 001, Tel: (241) 3204221, 3204309, 2320325. **AJMER:** CAMS Transaction Point, Shop No.S-5, Second Floor, Swami Complex , Rajasthan, Ajmer 305001, Tel: (0145) 329 2040, 2425814. **AKOLA :** CAMS Transaction Point, Opp. RLT Science College, Civil Lines, Maharashtra, Akola 444001, Tel: (724) 3203830, 3201323, 2431702. **ALIGARH:** CAMS Transaction Point, City Enclave, Opp. Kumar Nursing Home, Ramghat Road, U.P., Aligarh 202001, Tel: (571) 3200301, 3200242, 2402089. **ALLAHABAD:** CAMS Transaction Point, No.7 Ist Floor, Bihari Bhawan, 3, S.P. Marg, Civil Lines Uttarpradesh, Allahabad 211001, Tel: (0532) 329 1273 329 1274, 2600680. **ALWAR:** CAMS Transaction Point, 256A, Scheme No:1, Arya Nagar, Rajasthan, Alwar 301001, Tel: (0144) 3200451, 2702324. **AMARAVATI :** CAMS Transaction Point, 81, Gulsham Tower, 2<sup>nd</sup> Floor, Near Panchsheel Talkies, Maharashtra, Amaravati 444601, Tel: (0721) 329 1965, 3205336, 2564304. **AMBALA:** CAMS Transaction Point, Opposite PEER, Bal Bhavan Road, Ambala Haryana, Ambala 134003, Tel: (171) 3247437, 3248787, **AMRITSAR:** CAMS Transaction Point, 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Punjab, Amritsar 143001, Tel: (0183) 325 7404, 9872004056, 2211194. **ANAND:** CAMS Transaction Point, 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers Gujarat, Anand 388001, Tel: (02692) 325071, 320704, 240981. **ANANTAPUR:** CAMS Transaction Point, 15-570-33, I Floor, Pallavi Towers, Anantapur A.P., Anantapur 515 001 , Tel: (8554) 326980, 326921, 227 024 . **ANGUL:** CAMS Transaction Point, Similipada, Angul Orissa, Angul 759122, Tel: (6764) 329976, 329990, **ANKLESHWAR:** CAMS Transaction Point, G-34, Ravi Complex, , Valia Char Rasta, G.I.D.C., Gujarat, Ankleshwar- Bharuch 393 002, Tel: (02646) 310206, 310207, 220059. **ASANSOL:** CAMS Transaction Point, Block – G 1<sup>st</sup> Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram West Bengal, Asansol 713303, Tel: (0341) 329 5235, 329 8306, 2216054. **AURANGABAD :** CAMS Transaction Point, Office No. 1, 1st Floor, Amodi Complex, Juna Bazar Maharashtra, Aurangabad 431001, Tel: (0240) 329 5202, 3205141, 2363664. **ALLEPPEY :** CAMS Transaction Point, Bldg. No. VIII/411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey - 688011, Kerala State, Tel: (0477) 3209718. **BAGALKOT:** CAMS Transaction Point, No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumatagi Motors, Station Road, Near Basaveshwar Circle Bagalkot Karnataka, Bagalkot 587 101 0 93791 85477 , 0 93791 86040, **BALASORE:** CAMS Transaction Point, B C Sen Road, Orissa, Balasore 756001, Tel: (06782) 326808, 2264902. **BAREILLY:** CAMS Transaction Point, F-62-63, Butler Plaza, Civil Lines Bareilly U.P., Bareilly 243001, Tel: (581) 3243172, 3243322, 2554228. **BELGAUM:** CAMS Transaction Point, Tanish Tower, CTS No. 192/A, Guruwar Peth, Tilakwadi Karnataka, Belgaum 590006, Tel: (0831) 329 9598, 2425304. **BELLARY:** CAMS Transaction Point, No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road Karnataka, Bellary 583103, Tel: (08392) 326848, 326065, 268822. **BERHAMPUR:** CAMS Transaction Point, First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa Orissa, Berhampur 760001, Tel: (0680) 3203933, 3205855, 2220001. **BHAGALPUR:** CAMS Transaction Point, Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road Bhagalpur Bihar, Bhagalpur 812002, Tel: (641) 3209093, 3209094, 2409506. **BHATINDA:** CAMS Transaction Point, 2907 GH,GT Road, Near Zila Parishad, BHATINDA Punjab, BHATINDA 151001, Tel: (164) 3204511, 3204170, 2210633. **BHAVNAGAR:** CAMS Transaction Point, 305-306, Sterling Point, Waghawadi Road, OPP. HDFC

## SBI DEBT FUND SERIES

BANK Gujarat, Bhavnagar 364002, Tel: (0278) 3208387, 3200348, 2567020. **BHILAI:** CAMS Transaction Point, 209 , Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square Chhattisgarh, Bhilai 490020, Tel: (0788) 3299 040, 3299 049, 4050560. **BHILWARA:** CAMS Transaction Point, Indrapartha Tower, Shop No. 209-213, 2nd Floor, Shyam Ki Sabji Mandi, Near Mukharji Garden, Bhilwara-311001, Rajasthan Tel: (01482) 320809. **BHOPAL:** CAMS Transaction Point, Plot No.13, Major Shopping Center, Zone-I, M.P.Nagar Madhya Pradesh, Bhopal 462011, Tel: (0755) 329 5878, 329 5873, 4275591. **BHUJ:** CAMS Transaction Point, Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince Station Road Gujarat, Bhuj - Kutch 370001, Tel: (02832) 320762, 320924, 227176. **BIKANER:** CAMS Transaction Point, F-4, 5 Bothra Complex, Modern Market, Bikaner - 334001, Rajasthan, Tel: (0151) 3201590, 3201610 **BILASPUR:** CAMS Transaction Point, Beside HDFC Bank, Link Road, **BILASPUR** Chattisgarh, **BILASPUR** 495 001 , Tel: (7752) 327886, 327887, **BOKARO:** CAMS Transaction Point, Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City Jharkhand, Bokaro 827004, Tel: (06542) 324 881, 326 322, 233807. **BURDWAN:** CAMS Transaction Point, 399, G T Road, Basement of Talk of the Town, West Bengal, Burdwan 713101, Tel: (0342) 320 7001, 320 7077, 2568584. **BHUBANESWARE:** CAMS Transaction Point, Plot No. 111, Varaha Complex Bldg., 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubanesware 751001, Orissa. Tel.:(0674) 3253307. **CALICUT:** CAMS Transaction Point, 29/97G 2nd Floor, Gulf Air Building, Mavoor Road Arayidathupalam, Kerala, Calicut 673016, Tel: (0495) 325 5984, 2723173. **CHANDRAPUR:** CAMS Transaction Point, Above Mustafa Decor, Hakimi Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442 402, Tel.: (07172) 313885/313928; **CUTTACK:** CAMS Transaction Point, Near Indian Overseas Bank, Cantonment Road, Mata Math Orissa, Cuttack 753001, Tel: (0671) 329 9572, 6535123, 2303722. **CHITTORGARH:** CAMS Transaction Point, 187, Rana Sanga Market, Chittorgarh-312001, Rajasthan, Tel.: (01472) 324118, 324810. **DARBHANGA :** CAMS Transaction Point, Shahi Complex, 1st Floor, Near RB Memorial Hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga 846001, Tel: (06272) 326988/326989, **DHARMAPURI :** CAMS Transaction Point, 94, Kandasami Vathiyar Street, Near Municipal Office, Dharmapuri - 636701, Tamil Nadu, Tel.: (04342) 262375, **DAVENEGERE:** CAMS Transaction Point, 13, Ist Floor,, Akkamahadevi Samaj Complex, Church Road P.J.Extension Karnataka, Davengere 577002, Tel: (08192) 326226, 326227, 230038. **DEHRADUN:** CAMS Transaction Point, 204/121 Nari Shilp Mandir Marg , Old Connaught Place, Uttaranchal, Dehradun 248001, Tel: (0135) 325 1357, 325 8460 , 2713233. **DEOGHAR:** CAMS Transaction Point, S S M Jalan Road, Ground floor, Opp. Hotel Ashoke Caster Town Jharkhand, Deoghar 814112, Tel: (6432) 320227, 320827 , 224468. **DHANBAD:** CAMS Transaction Point, Urmila Towers , Room No: 111(1st Floor) , Bank More Jharkhand, Dhanbad 826001, Tel: (0326) 329 0217, 2304675, 2304675. **DHULE :** CAMS Transaction Point, H. No. 1793 / A, J.B. Road, Near Tower Garden, Maharashtra, Dhule 424 001, Tel: (2562) 329902, 329903, 241281. **ERODE:** CAMS Transaction Point, 197, Seshaiyer Complex, Agraharam Street, Tamil Nadu, Erode 638001, Tel: (0424) 320 7730, 320 7733, 4272073. **FARIDHABAD:** CAMS Transaction Point, B-49, Ist Floor, Nehru Ground, Behind Anupam Sweet House NIT Haryana, Faridhabad 121001, Tel: (0129) 3241148, 3241147, 2410098. **FAIZABAD:** CAMS Transaction Point, 64, Cantonment, Near GPO, Faizabad - 224001, Utta Pradesh, Tel.:(05278) 310664, 65, **GHAZIABAD:** CAMS Transaction Point, 113/6 I Floor, Navyug Market, Uttarpradesh, Gazhiabad 201001, Tel: (0120) 3266917, 3266918, 4154476. **GORAKHPUR:** CAMS Transaction Point, Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road Uttarpradesh, Gorakhpur 273001, Tel: (0551) 329 4771, 2344065. **GULBARGA:** CAMS Transaction Point, Pal Complex, Ist Floor, Opp. City Bus Stop, SuperMarket, Gulbarga Karnataka, Gulbarga 585 101, Tel: (8472) 310119, 310523, 221728. **GUNTUR:** CAMS Transaction Point, Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel Andhra Pradesh, Guntur 522002, Tel: (0863) 325 2671, 668 0838. **GURGAON:** CAMS Transaction Point, SCO-16, Sector - 14, First Floor, Gurgaon - 122001, Haryana, Tel:(0124) 3263833. **GUWAHATI:** CAMS Transaction Point, A.K. Azad Road,, Rehabari Assam, Guwahati 781008, Tel: (0361) 260 7771, 2139038. **GWALIOR:** CAMS Transaction Point, 1<sup>st</sup> Floor, Singhal Bhavan, Daji Vitthal Ka Bada, Old High Court Road Madhya Pradesh, Gwalior 474001, Tel: (0751) 320 2873, 320 2311, 2427662. **GONDIA:** CAMS Transaction Point, Shri Talkies Road, Gondia-441601, Maharashtra. Tel.: (07182) 321680, **HAZARIBAG:** CAMS Transaction Point, Municipal Market, Annanda Chowk, Hazaribagh Jharkhand, Hazaribagh 825301, Tel: (6546) 320251, 320250, 223959. **HALDIA:** CAMS Transaction Point, 2nd Floor, New Market Complex, Durgachak Post Office, Purab Mdnipur District, Haldia - 721602, West Bengal, Tel.: (03224) 320273, 321826; **HIMMATNAGAR:** CAMS Transaction Point, D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnager-383001, Dist-Sabarkantha, Gujara. Tel: (02772) 321080, 321090 **HISAR:** CAMS Transaction Point, 12, Opp. Bank of Baroda, Red Square Market, Hisar Haryana, Hisar 125001, Tel: (1662) 329580, 315546, 283100. **HOSUR:** CAMS Transaction Point, Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road Tamil Nadu, Hosur 635109, Tel: (04344) 321002, 321004, 220200. **HOSHIARPUR:** CAMS Transaction Point, Near Archies Gallery, Shimla Pahari Chowk, Hoshiapur, Punjab 146001., Tel.: (01882) 321081, 321082, **HUBLI:** CAMS Transaction Point, 206 & 207. 1st Floor, 'A' Block, Kundagol Complex, Opp Court, Club road Karnataka, Hubli 580029, Tel: (0836) 329 3374 , 320 0114, 4255255. **ITARSI:** CAMS Transaction Point, 1st Floor, Shiva Complex, Bharat Talkies Road, Itarsi Madhya Pradesh, Itarsi 461 111 , Tel: (7572) 321474, 321475, 241190. **ICHALKARANJI:** CAMS Transaction Point, 12/178, Behind Congress Committee Office, Ichalkaranji - 416115 Kolhapur District, Maharashtra, Tel: (0231) 3209356. **JABALPUR:** CAMS Transaction Point, 975,Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town Madhya Pradesh, Jabalpur 482001, Tel: (0761) 329 1921, 3205062, 4017146. **JALANDHAR:** CAMS Transaction Point, 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Punjab, Jalandhar 144001, Tel: (0181) 3254883, 2222882, 2222882. **JALGAON:** CAMS Transaction Point, Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand Maharashtra, Jalgaon 425001, Tel: (0257) 3207118, 3207119, 2235343. **JAMMU:** CAMS Transaction Point, 660- Gandhi Nagar, J & K, Jammu 180004, Tel: (0191) 9906082698, 2432601, 2432601. **JAMNAGAR:** CAMS Transaction Point, 217/218, Manek Centre , P.N. Marg, Gujarat, Jamnagar 361001, Tel: (0288) 329 9737, 3206200, 266 1942. **JAMSHEDPUR:** CAMS Transaction Point, Millennium Tower, "R" Road, Room No:15 First Floor, Bistapur Jharkhand, Jamshedpur 831001, Tel: (0657) 329 4594, 3294202, 2224879. **JHANSI:** CAMS Transaction Point, Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road Uttarpradesh, Jhansi 284001, Tel: (510) 3202399, 2332455. **JODHPUR:** CAMS Transaction Point, 1/5, Nirmal Tower, Ist Chopasani Road, Rajasthan, Jodhpur 342003, Tel: (0291) 325 1357, 3249144, 2628039. **JUNAGADH:** CAMS Transaction Point, Circle Chowk, , Near Choksi Bazar Kaman, , Gujarat Gujarat, Junagadh 362001, Tel: (0285) 3200909, 3200908, 2653682. **KADAPA:** CAMS Transaction Point, Door No.1-1625, DNR Laxmi Plaza, Opp. Rajiv Marg, Railway Station Road, Yerramukkapalli Kadapa Andhra Pradesh, Kadapa 516 004, Tel: (8562) 322469, 322099,

254122. **KANCHIPURAM:** CAMS Transaction Point, New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram - 631501, Tamilnadu, Tel.:(044) 37210001, **KAKINADA:** CAMS Transaction Point, No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada A.P., Kakinada 533 001, Tel: (884) 320 7474 , 320 4595, 2367 891. **KALYANI:** CAMS Transaction Point, A - 1/50, Block - A, Dist Nadia, West Bengal, Kalyani 741235, Tel: (033) 32422712, 32422711, 25022720. **KANNUR:** CAMS Transaction Point, Room No.14/435, Casa Marina Shopping Centre, Talap Kannur Kerala, Kannur 670004, Tel: (497) 324 9382, 324 9147, **KARIMNAGAR:** CAMS Transaction Point, HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar A.P., Karimnagar 505 001, Tel: (878) 3205752, 3208004, 225594. **KARUR:** CAMS Transaction Point, 126, GVP Towers, Kovai Road, Basement of Axis Bank, Karur - 639002, Tamil Nadu, Tel: (04324) 311329. **KESTOPUR:** CAMS Transaction Point, AA 101, Prafulla Kanan, Sreeparna Appartment, Ground Floor Kolkata West Bengal, Kestopur 700101, Tel: (033) 32415332, 32415333, 25768098. **KHARAGPUR:** CAMS Transaction Point, Shivhare Niketan, H. No.291/1, Ward No. 15, Malancha Main Road, Opp. UCO Bank, Kharagpur - 721301 West Bengal, Tel: (03222) 323984; **KOLHAPUR:** CAMS Transaction Point, AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road Maharashtra, Kolhapur 416001, Tel: (0231) 3209 732, 3209 356, 2650401. **KOLLAM:** CAMS Transaction Point, Kochupilamoodu Junction, Near VLC, Beach Road, Kerala, Kollam 691001, Tel: (474) 3248376, 3248377, 2742850. **KOTA:** CAMS Transaction Point, B-33 'Kalyan Bhawan, Triangle Part ,Vallabh Nagar, Rajasthan, Kota 324007, Tel: (0744) 329 3202, 2505452. **KOTTAYAM:** CAMS Transaction Point, Door No. IX / 1276, Amboorans Building, Manorama Junction Kerala, Kottayam 686001, Tel: (0481) 3207 011, 320 6093, 2302763. **KUMBAKONAM:** CAMS Transaction Point, Jailani Complex, 47, Mutt Street, Tamil Nadu, Kumbakonam 612001, Tel: (435) 3201333, 3200911, 2403747. **KURNOOL:** CAMS Transaction Point, H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool A.P., Kurnool 518 004 , Tel: (8518) 312 978 , 312 970 , 329504. **LATUR:** CAMS Transaction Point, Kore Complex, 2nd Cross Kapad Line, Near Shegau Patsansta, Latur Maharashtra, Latur 413 512, Tel: (2382) 341927, 341507, 257574. **MALDA:** CAMS Transaction Point, Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally MALDA West Bengal, MALDA 732 101, Tel: (3512) 329951, 329952, 268915. **MANIPAL:** CAMS Transaction Point, Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar Karnataka, Manipal 576104, Tel: (0820) 325 5827, 2573333. **MARGAO:** CAMS Transaction Point, Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road Margao Goa, Margao 403 601, Tel: (832) 322 4761, 3224658, **MATHURA:** CAMS Transaction Point, 159/160 Vikas Bazar, Uttarpradesh, Mathura 281001, Tel: (0565) 3207007, 3206959, 2404229. **MEERUT:** CAMS Transaction Point, 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Uttarpradesh, Meerut 250002, Tel: (0121) 325 7278, 2421238. **MEHSANA:** CAMS Transaction Point, 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana Gujarat, Mehsana 384 002, Tel: (2762) 323985, 323117, **MOGA:** CAMS Transaction Point, Ground Floor, Adjoining TATA Indicom Office, Dutt Road Moga Punjab, Moga 142001, Tel: (1636) 310088, 310909, 502994. **MORADABAD:** CAMS Transaction Point, B-612 'Sudhakar', Lajpat Nagar, Uttarpradesh, Moradabad 244001, Tel: (0591) 329 7202, 329 9842, 2493144. **MORBI :** CAMS Transaction Point, 108, Galaxy Comple, Opp. K. K. Steel, Sanala Road, Morbi - 363 641, Gujrat, Tel: (02822) 326910/911 **MUZZAFARPUR:** CAMS Transaction Point, Brahman toli,, Durgasthan, Gola Road Bihar, Muzaffarpur 842001, Tel: (0621) 3207504, 3207052, 2246022. **MYSORE:** CAMS Transaction Point, No.1, 1st Floor, CH.26 7th Main, 5th Cross , (Above Trishakthi Medicals) Saraswati Puram Karnataka, Mysore 570009, Tel: (0821) 3206991, 3294503, 2342182. **NAMAKKAL:** CAMS Transaction Point, 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road Namakkal Tamil Nadu, Namakkal 637001, Tel: (4286) 322540, 322541, **NANDED :** CAMS Transaction Point, Shop No. 7, 1st Floor, Kothari Complex, Shivaji Nagar, Nanded-431602, Tel.: (02462) 315980/312564; **NASIK:** CAMS Transaction Point, Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road Maharashtra, Nasik 422005, Tel: (0253) 329 7084, 325 0202, 2577448. **NAVSARI:** CAMS Transaction Point, Dinesh Vasani & Associates, 103 - Harekrishna Complex, above IDBI Bank,, Nr. Vasant Talkies Chimmnabai Road Gujarat, Navasari 396445, Tel: (02637) 327709, 329238, 248744. **NELLORE:** CAMS Transaction Point, 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet,, Andhra Pradesh, Nellore 524001, Tel: (0861) 329 8154, 320 1042, 2302398. **NIZAMABAD :** CAMS Transaction Point, Door No. 5-6-209, Saraswathi Nagar, Nizamabad - 503 001, Andhra Pradesh Tel: 09369999414, 09369999353 **NOIDA :** CAMS Transaction Point, B-20, Sector - 16, Near Metro Station, Nodia-201301, Utta Pradesh, Tel:(0120) 3043335/36/37/38, **PALAKKAD:** CAMS Transaction Point, 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad Kerala, Palakkad 678 001, Tel: (491) 3261114, 3261115, 2548093. **PALANPUR:** CAMS Transaction Point, Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road Palanpur Gujarat, Palanpur 385 001 , Tel: (2742) 321810, 321811, 255747. **PANIPAT:** CAMS Transaction Point, 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Haryana, Panipat 132103, Tel: (0180) 325 0525, 400 9802, 4009802. **PATIALA:** CAMS Transaction Point, 35, New Lal Bagh Colony, Punjab, Patiala 147001, Tel: (0175) 329 8926, 222 9633, 2229633. **PONDICHERRY:** CAMS Transaction Point, S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry, Pondicherry 605001, Tel: (0413) 421 0030, 329 2468, 4210030. **PORBANDAR:** CAMS Transaction Point, II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road Gujarat, Porbandar 360575, Tel: (286) 3207767, 3205220, 2243031. **RAICHUR:** CAMS Transaction Point, # 12 – 10 – 51 / 3C, Maram Complex,, Besides State Bank of Mysore, Basaveswara Road , Raichur Karnataka, Raichur 584101, Tel: (8532) 323215, 323006, 250106. **RAIPUR:** CAMS Transaction Point, C-24, Sector 1 , Devendra Nagar , Chhattisgarh, Raipur 492004, Tel: (0771) 3296 404, 3290830, 2888002. **RAE BARELI :** CAMS Transaction Point, 17, Anand Nagar Complex, Rae Bareli - 229001, Uttar Pradesh, Tel.: (0535) 3203360, 3203361, **RAJAHMUNDRY:** CAMS Transaction Point, Cabin 101 D.no 7-27-4, 1<sup>st</sup> Floor Krishna Complex, Baruvari Street T Nagar Andhra Pradesh, Rajahmundry 533101, Tel: (0883) 325 1357, 6665531. **RAJKOT:** CAMS Transaction Point, Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan Limda Chowk Gujarat, Rajkot 360001, Tel: (0281) 329 8158, 329 8206, 2227552. **RANCHI:** CAMS Transaction Point, Near Student's Cottage Pee Pee Compound , Jharkhand, Ranchi 834001, Tel: (0651) 329 6202, 329 8058, 2226601. **RATLAM:** CAMS Transaction Point, Dafria & Co, 81, Bajaj Khanna, Madhya Pradesh, Ratlam 457001, Tel: (07412) 324829, 324817, 235788. **RATNAGIRI:** CAMS Transaction Point, Kohinoor Complex, Near Natya Theatre, Nachane Road Ratnagiri Maharashtra, Ratnagiri 415 639, Tel: (2352) 322940, 322950, 222048. **ROHTAK:** CAMS Transaction Point, 205, 2<sup>nd</sup> Floor, Blg. No. 2, Munjal Complex, Delhi Road, Haryana, Rohtak 124001, Tel: (01262) 318687, 318589, 258436. **ROPAR:** CAMS Transaction Point, SCF - 17 Zail Singh Nagar , Ropar Punjab, Ropar 140001, Tel: (1881) 324761, 324760, 228618. **ROURKELA:** CAMS

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Transaction Point, 1st Floor , Mangal Bhawan , Phase II Power House Road Orissa, Rourkela 769001, Tel: (0661) 329 0575, NA. **ROORKEE:** CAMS Transaction Point, 399/1, Jadugar Road, 33, Civil Lines, Roorkee - 247667, Uttarakhand, Tel.: (01332) 312386, 312011, **RAJAPALAYAM:** CAMS Transaction Point, D.No. 59 A/1, Railway Feeder Road, (Near Railway Station), Rajapalayam-626117. Tel:(04563) 327520 / 327521. **SAGAR:** CAMS Transaction Point, Opp. Somani Automobiles , Bhagwanganj , Sagar Madhya Pradesh, Sagar 470 002, Tel: (7582) 326711, 326894, 408402. **SAHARANPUR:** CAMS Transaction Point, I Floor, Krishna Complex, Opp. Hathi Gate, Court Road Saharanpur U.P., Saharanpur 247001, Tel: (132) 3255589, 3255591, 2712507. **SALEM:** CAMS Transaction Point, No.2, I Floor Vivekananda Street,, New Fairlands, Tamil Nadu, Salem 636016, Tel: (0427) 325 2271, 320 0319, 2330592. **SAMBALPUR:** CAMS Transaction Point, C/o Raj Tibrewal & Associates, Opp.Town High School,Sansarak , Orissa, Sambalpur 768001, Tel: (0663) 329 0591, 2405606. **SATARA:** CAMS Transaction Point, 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Maharashtra, Satara 415002, Tel: (2162) 320926, 320989, 281706. **SATNA:** CAMS Transaction Point, 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, SATNA Madhya Pradesh, SATNA 485 001, Tel: (7672) 320896, 320756, 406996. **SHIMLA:** CAMS Transaction Point, I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla Himachal Pradesh, Shimla 171001, Tel: (177) 3204944, 3204945, 2650737. **SHILLONG:** CAMS Transaction Point, LDB Building, 1st Floor, G.S. Road, Shillong-793001, Tel.: (0364) 2222265, **SHIMOGA:** CAMS Transaction Point, Nethravathi, Near Gutti Nursing Home, Kuvempu Road Shimoga Karnataka, Shimoga 577 201, Tel: (8182) 322 966 , 322 980, 271 706. **SILIGURI:** CAMS Transaction Point, No 8, Swamiji Sarani, Ground Floor, Hakimpara , West Bengal, Siliguri 734001, Tel: (0353) 329 1103, 2531024. **SOLAPUR:** CAMS Transaction Point, 4, Lokhandwala Tower, 144, Sidheshwar Peth, , Near Z.P. Opp. Pangal High School, Maharashtra, Solapur 413001, Tel: (0217) 3204201, 3204200, 2724548, **SONEPAT :** CAMS Transaction Point, Shop No.5, PP Tower, Ground Floor, Opp. Income Tax Office, Sonapat - 131001, Haryana, Tel.: (0130) 3203021, 3203022, **SRIGANGANAGAR:** CAMS Transaction Point, 18 L Block, Sri Ganganagar Rajasthan, Sri Ganganagar 335001, Tel: (154) 3206580, 3206295, 2476742. **SURENDRANAGAR:** CAMS Transaction Point, 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar Gujarat, Surendranagar 363035, Tel: (2752) 320231, 320233, 230999. **SULTANPUR:** CAMS Transaction Point, 967, Civil Lines, Near Pant Stadium, Sultanpur - 229001, Uttar Pradesh, Tel.:09389403149, **TANORE:** CAMS Transaction Point, 1112, West Main Street, Tanjore-613009, Tamilnadu, Tel.:(04362) 319022, **THIRUPPUR:** CAMS Transaction Point, 1(1), Binny Compound,, II Street,, Kumaran Road Tamil Nadu, Thiruppur 641601, Tel: (0421) 3201271, 3201272, 4242134. **TIRUNELVELI:** CAMS Transaction Point, 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tamil Nadu, Tirunelveli 627001, Tel: (0462) 320 0308, 320 0102, 2333688. **TINSUKIA:** CAMS Transaction Point, Sanairan R. Lohia Road, 1st Floor, Opp. ICICI Bank, Tinsukia - 786125, Assam., Tel.:(0374) 2336742, **TIRUPATHI:** CAMS Transaction Point, Shop No14, Boligala Complex,, 1st Floor, Door No. 18-8-41B , Near Leela Mahal Circle Tirumala Bypass Road Andhra Pradesh, Tirupathi 517501, Tel: (0877) 3206887, 3209257, 2225056. **TRICHUR:** CAMS Transaction Point, Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East) Kerala, Trichur 680001, Tel: (0487) 325 1564, 2420646. **TRICHY:** CAMS Transaction Point, No 8, I Floor, 8th Cross West Extn, Thillainagar, Tamil Nadu, Trichy 620018, Tel: (0431) 329 6906, 329 6909 , 2741717. **TRIVANDRUM:** CAMS Transaction Point, R S Complex, Opposite of LIC Building, Pattom PO Kerala, Trivandrum 695004, Tel: (0471) 324 0202, 324 1357, 2554178. **TUTICORIN:** CAMS Transaction Point, 1-A/25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, Tuticorin - 628008. Tamil Nadu. Tel.: (0461) 3209960 & 3209961, **THIRUVALLA:** CAMS Transaction Point, Central Tower, Above Indian Bank, Cross Junction, Thiruvalla-689101, Kerala. Tel:(0469) 3208430. **UDAIPUR:** CAMS Transaction Point, 32 Ahinsapuri, Fatehpura Circle, Rajasthan, Udaipur 313004, Tel: (0294) 329 3202, 2454567. **VALSAD:** CAMS Transaction Point, Gita Nivas, 3rd Floor, Opp. Head Post Office, Halar Cross Lane, Valsad - 396001, Gujarat, Tel: (02632) 324202 **VAPI:** CAMS Transaction Point, 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta Vapi Gujarat, Vapi 396195, Tel: (260) 3201249, 3201268. **VARANASI:** CAMS Transaction Point, C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Uttarpradesh, Varanasi 221002, Tel: (0542) 325 3264, 325 3265, 2202126. **VASHI:** CAMS Transaction Point, Mahaveer Center, Office No:17, Plot No:77, Sector 17 Maharashtra, Vashi 400703, Tel: (022) 32598154, 32598155, 27892991. **VELLORE:** CAMS Transaction Point, No:54, Ist Floor, Pillaiyar Koil Street, Thotta Palayam Tamil Nadu, Vellore 632004, Tel: (0416) 3209017, 3209018, 4202233. **VERAVAL:** CAMS Transaction Point, Opp. Lohanan Mahajan Wadi,Satta Bazar, Veraval 362265, Junagadh, Gujarat, Tel: (02876) 322900/901. **WARDHA:** CAMS Transaction Point, Opp. Raman Cycle Industries, Krishna Nagar, Wardha - 442001. Maharashtra, Tel.:(07152) 327735/327346, **WARANGAL:** CAMS Transaction Point, F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar Hanamkonda Andhra Pradesh, Warangal 506001, Tel: (0870) 320 2063, 320 9927, 2554888. **YAWATMAL :** CAMS Transaction Point, **PUSHPAM,** Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445 001, Maharashtra, Tel.:(07232) 322780. **YAMUNA NAGAR:** CAMS Transaction Point, 124-B/R Model Town, Yamunanagar, Haryana, Yamuna Nagar 135 001, Tel: (1732) 316880, 316770, 225339.

### CAMS INVESTOR COLLECTION CENTRES

**ANDHERI (Parent: Mumbai ISC):** CAMS Collection Center, 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E) Andheri Maharashtra, Andheri 400069, Tel: (22) 25261431. **BHARUCH (parent: Ankleshwar TP):** CAMS Collection Center, F-108, Rangoli Complex, Station Road, Bharuch Gujarat, Bharuch 392001, 9825304183. **BHUSAWAL (Parent: Jalgaon TP):** CAMS Collection Center, 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road Bhusawal Maharashtra, Bhusawal 425201. **C.R.AVENUE (Parent: Kolkata ISC):** CAMS Collection Center, 33,C.R Avenue, 2nd floor ,Room No.13, Kolkata West Bengal, Kolkata 700012, 9339746915. **HOWRAH (Parent: Kolkata ISC):** CAMS Collection Center, Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia Howrah West Bengal, Howrah 711106, 9331737444. **JALNA C.C. (Parent: Aurangabad):** CAMS Collection Center, Shop No: 11, 1St Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road Jalna Maharashtra, Jalna 431 203. **KARNAL (Parent :Panipat TP):** CAMS Collection Center. 7, 1st Floor, Opp Bata Showroom, Kunjapura Road Karnal Haryana, Karnal 132001, 9813999809. **MAPUSA (Parent ISC : Goa):** CAMS Collection Center, Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod Mapusa Goa, Mapusa 403 507, 9326126122. **NADIAD (Parent TP: Anand TP):** CAMS Collection Center, 8, Ravi Kiran Complex, Ground Floor Nanakumbhnath Road, Nadiad Gujarat, Nadiad 387001. **SANGLI (Parent: Kohlapur):** CAMS Collection Center, Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand Sangli Maharashtra, Sangli 416416, 9326016616. **UNJHA (Parent: Mehsana):** CAMS Collection Center, 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha Gujarat, Unjha 384 170.