



SCHEME INFORMATION DOCUMENT



Offer of Units of Rs. 10/- each for cash (subject to applicable load) 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') <i>(A joint venture between SBI and Société Générale Asset Management)</i>
Corporate Office	Registered Office:	Registered Office:
191, Maker Towers 'E', 19 th Floor, Cuffe Parade Mumbai - 400 005	191, Maker Towers 'E', 19 th Floor, Cuffe Parade Mumbai - 400 005	191, Maker Towers 'E', 19 th Floor, Cuffe Parade, Mumbai - 400 005

The particulars of the Scheme/Plans 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

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 August 25, 2008.

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HIGHLIGHTS OF THE SCHEME

proposed schedule	Series		Number of Fund proposed to be launched																		
	90 Days		4																		
	13 Months		1																		
	18 Months		1																		
	370 Days		2																		
Type of plans	Retail and Institutional Plans in all the funds having maturity of above one year																				
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, AAA/AA+ Bonds and Money Market Instruments.																				
Liquidity	To provide liquidity to the investors, the Fund proposes to provide repurchase facility on weekly basis on every Wednesday under all Plans/Options under the Scheme. The investors may redeem the units on the stipulated dates for redemption at NAV based prices, subject to the prevalent exit load, if any. If such date i.e. Wednesday happens to be the non business day, the repurchase facility would be available on the following Business Day of the said date.																				
Benchmark	SDFS – 90 Days funds would be benchmarked to CRISIL Liquid Fund Index SDFS – 13 Months, SDFS – 18 Months, 370 Days funds would be benchmarked to CRISIL Composite Bond Index																				
Transparency / NAV Disclosure	<p>NAV would be declared on a weekly basis under the scheme. The NAV would be computed on Wednesday of every week and if Wednesday is non-business day then NAV will be declared on next business day. 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>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 & September 30) or mailed to the Unit holders.</p>																				
Load Structure	New Fund Offer Period		Continuous Offer																		
	Entry load : Nil Exit load : 90-Days Fund Series, - 1% for exit before the maturity date 13-Months Fund Series, 18- Months Fund Series, 370-Days Fund Series - 2% for exit before the maturity date		Entry load : N.A Exit load : 90-Days Fund Series, - 1% for exit before the maturity date 13-Months Fund Series, 18- Months Fund Series, 370-Days Fund Series - 2% for exit before the maturity date																		
Asset Allocation	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Maximum</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Government of India dated Securities and Treasury Bills and Money Market instruments</td> <td>80%</td> <td>0%</td> <td>Low</td> </tr> <tr> <td>AAA/AA+ Bonds/Debt Instruments</td> <td>100%</td> <td>20%</td> <td>Low to Medium</td> </tr> <tr> <td>Securitized Debt</td> <td colspan="2">Upto 20% of the exposure to AAA/AA+ Bonds</td> <td>Medium</td> </tr> </tbody> </table>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Maximum	Minimum	Government of India dated Securities and Treasury Bills and Money Market instruments	80%	0%	Low	AAA/AA+ Bonds/Debt Instruments	100%	20%	Low to Medium	Securitized Debt	Upto 20% of the exposure to AAA/AA+ Bonds		Medium
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Plans/Options offered	Dividend (payout) and Growth Options are offered under the Plans/Scheme.	
Dividend Policy	Dividend declaration under the dividend option of the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees and no returns is 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.	
Minimum Application Amount in (Rs.)	For Funds having maturity of less than one year	Rs. 5,000/- and in multiples of Re. 1/- thereafter
	For Funds having maturity of more than one year	Retail Rs. 5,000/- and in multiples of Re. 1/- Institutional Rs. 5,00,000/- and in multiples of Re. 1/-

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 with any investment in securities, the NAV of the Units issued under the scheme(s) can go up or down depending on the factors and forces affecting the capital markets.
- 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.

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 (rated not below AA or equivalent), 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.
 - 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. 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.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme(s) and individual Plan(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)/Plan(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)/Plan(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.

C. DEFINITION AND EXPLANATIONS OF TERMS USED

Asset Management

Company (AMC)/ Investment

Manager/SBIFMPL

: 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.

Business Day

: A day other than

(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.

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.

Cut-off time

: 3.00 p.m.

Date of Application

: 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.

Entry Load

: Entry Load means a one-time charge that the investor pays at the time of entry into the scheme(s). There will be no entry load charged for investments in various funds of SBI Debt Fund Series.

Exit Load

: A charge paid by the investor at the time of exit from the scheme(s).

Gilts / Govt. Securities

: 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.

ISCs/ISDs

: Investor Service Centers/Investor Service Desks opened by SBIFMPL at various locations in India from time to time.

Major

: 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.

Majority Age

: means the attainment of 18 years of age by the Unit Holder.

Money Market

Instruments

: 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, 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.

NAV related price

: 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.

NFO/New Fund Offer

: Means New Fund Offer when the Units are issued at face value of Rs. 10 /- each.

Net Asset Value / NAV

: Net Asset Value of the Units of the Scheme(s) (including plans / 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.

Non Resident Indian /

NRI

: 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.

NSE MIBOR

: 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.

NSE	:	The National Stock Exchange of India Limited, Mumbai.
Statement of Additional Information (SAI)	:	Contains details of SBI Mutual Fund, its constitution, and certain tax, legal and general information.
Scheme Information Document /the Scheme	:	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).
Official Points of Acceptance	:	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.
SBI Debt Fund Series or the Scheme	:	SBI Debt Fund Series – a close-ended Debt Scheme, offering a series of funds of various maturities.
Purchase Price	:	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).
RBI	:	Reserve Bank of India, established under Reserve Bank of India Act, 1934.
Redemption /Repurchase Price	:	The price (being Applicable NAV minus Exit Load) at which the Units can be redeemed and calculated in the manner provided in this Scheme Information Document (SID).
Registrars	:	The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund
Repos	:	Sale of Government Securities with simultaneous agreement to repurchase them at a later date.
Reverse Repos	:	Purchase of government securities with simultaneous agreement to sell them at a later date.
SBIMFTCPL/Trustees	:	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.
SEBI	:	Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.
SEBI Regulations or Regulations	:	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].
SGAM	:	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.
Sponsor / Settlor	:	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.
Switch	:	Redemption of a unit in any scheme (including the plans therein) of the Mutual Fund against purchase of a unit in another scheme (including the plans therein) of the Mutual Fund, subject to completion of lock-in period, if any of the units of the scheme(s) from where the units are being switched.
The Fund	:	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.

- The Offer** : The issue of Units of the Scheme(s) as per the terms contained in this Scheme Information Document (SID).
- Unit Holder** : Any eligible applicant who has been allotted and holds a valid Unit in his/her/its name.
- Unit** : One undivided unit issued under the scheme by SBI Mutual Fund.
- Unit Capital** : The aggregate face value of the Units issued and outstanding under the scheme(s).

D. 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 : **Didier Turpin**
Deputy Chief Executive Officer

Date: May 29, 2008

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	4	<ol style="list-style-type: none"> 1. SBI Debt Fund Series-90 Days Fund - 26 2. SBI Debt Fund Series-90 Days Fund - 27 3. SBI Debt Fund Series-90 Days Fund - 28 4. SBI Debt Fund Series-90 Days Fund - 29
13 Months	1	<ol style="list-style-type: none"> 1. SBI Debt Fund Series-13 Months Fund – 8
18 Months	1	<ol style="list-style-type: none"> 1. SBI Debt Fund Series-18 Months Fund - 4
370 Days	2	<ol style="list-style-type: none"> 1. SBI Debt Fund Series-370 Days Fund – 1 2. SBI Debt Fund Series-370 Days Fund – 2

The AMC had in the previous Offer Document dated February 14, 2008, taken approval for six funds to be launched under “90 Days Series” numbered upto SBI Debt Fund Series – 90 Days Fund – 25. Therefore the four funds proposed to be launched under “90 Days Series” have been named “SBI Debt Fund Series – 90 Days Fund – 26”, “SBI Debt Fund Series – 90 Days Fund – 27”, “SBI Debt Fund Series – 90 Days Fund – 28” and “SBI Debt Fund Series – 90 Days Fund – 29”. Funds proposed to be launched under “13 Months Series” and “18 Months Series” have been named “SBI Debt Fund Series – 13 Months Fund – 8” and “SBI Debt Fund Series – 18 Months Fund – 4” and the AMC is launching its first “370 Days Series” and therefore the funds have been named SBI Debt Fund Series-370 Days-1, respectively.

As per the above schedule we propose to launch 8 Funds under the scheme within six months from the date of the letter containing observation from SEBI. 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, AAA/AA+ Bonds and Money Market Instruments

D. SCHEME ASSET ALLOCATION

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	High/Medium/Low
Government of India dated Securities and Treasury Bills and Money Market instruments	80%	0%	Low
AAA/AA+ Bonds/Debt Instruments	100%	20%	Low to Medium
Securitized Debt	Upto 20% of the exposure to AAA/AA+ Bonds		Medium

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 try to match the residual maturity with the investment portfolio maturity of the Fund.

The Scheme / Plans shall not invest in derivative products.

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 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.

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

Government of India dated Securities, Treasury Bills, Money Market instruments, Bonds/Debt Instruments including Securitized Debt.

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, AAA/AA+ Bonds and Money Market Instruments

Upto 80% in Government of India dated Securities and Treasury Bills and Money Market instruments, 20-100 in AAA/AA+ Bonds/Debt Instruments and Upto 20% of the exposure to AAA/AA+ Bonds in Securitized Debt.

G. PLANS

Retail and Institutional Plans will be available in all the funds having maturity of above one year i.e. in funds having maturity of 13 Months and 18 Months. Among Retail and Institutional Plan, the default Plan will be Retail Plan. Retail and Institutional Plans will not be available for the funds having maturity of less than one year. Both Retail and Institutional Plans would be managed as a common portfolio.

H. OPTION FOR INVESTMENT

SBI Debt Fund Series is a close-ended debt scheme offering investor two options for investment - Growth option and Dividend option. Both Dividend and Growth option will be available under all the funds (including funds having Retail and Institutional Plans) 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.

I. 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, AAA/AA+ Bonds and Money Market Instruments

- Main Objective - Income
- 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 (% of total assets)		Risk Profile
	Maximum	Minimum	
Government of India dated Securities and Treasury Bills and Money Market instruments	80%	0%	Low
AAA/AA+ Bonds/Debt Instruments	100%	20%	Low to Medium
Securitized Debt	Upto 20% of the exposure to AAA/AA+ Bonds		Medium

(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
- 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.

J. BENCHMARK OF THE SCHEME

- SDFS – 90 Days would be benchmarked to CRISIL Liquid Fund Index
- SDFS – 13 Months, SDFS – 18 Months and 370 Days Fund would be benchmarked to CRISIL Composite Bond Index.

K. FUND MANAGER OF THE SCHEME

Name of the Fund Manager	Educational Qualifications	Experience
Mr. Parijat Agrawal Head - Fixed Income Age : 40	B.E(ECE), PGDM (IIM Bangalore)	13 years experience in Research, Dealing and Fund Management. Mr Agrawal joined UTI after completing his PGDM from IIM Bangalore. At UTI he designed and managed Money Market Fund, Bond Fund, G Sec Fund and other Hybrid funds. After UTI he worked with Sun F&C Asset Management where he managed Fixed Income Funds. Prior to joining SBI Funds Management, Mr Agrawal was Head of Treasury with State Bank of Mauritius.

L. 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 and money market instruments. 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.
- 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.
- 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.
 - i. 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.
 - ii. 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.

- iii. 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.
- iv. 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.
- v. The scheme shall not make any investment in;
 - i. any unlisted security of an associate or group company of the sponsor; or
 - ii. any security issued by way of private placement by an associate or group company of the sponsor; or
 - iii. The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- vi. The scheme shall not make any investment in any Fund of Funds scheme.

M. PAST PERFORMANCE OF THE SCHEME

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

N. DEBT MARKET IN INDIA

The debt market is active since the mid 1990s as prior to it was a captive market-SLR requirement by Banks. This market was predominantly gilt oriented, until corporate papers became a part of it since late 1990s. The money market in India consists of the following instruments; treasury bills, commercial papers, certificates of deposits, short Non-Convertible Debentures-fixed and floaters and term lending instruments. The debt market consists of gilts, corporate debt papers and other approved securities (government guaranteed papers). The nature of instruments is in the form of plain vanilla bonds, floaters, zero coupon bonds-deep discounted bonds, securitized papers and structured debt papers. The Wholesale Debt Market segment is available both at National Stock Exchange (NSE) and The Stock Exchange, Mumbai (BSE). The players in Indian debt market are commercial banks, mutual funds, financial institutions, insurance companies and others. The retail secondary debt market is absent in India. The Reserve Bank of India has recently introduced an Online Market (OM) dealing platform for gilts. This is at present available to all participants who have a direct SGL with RBI. At present, the average daily turnover on NSE WDM is around Rs.1000 crore and further Rs.3000 crore in OM. The corporate debt market is a telephone market with the listed securities alone getting reported to NSE after the deal. The derivative market is Over the Country and is dominated by the Interest Rate Swaps. The likely yields of various instruments mentioned above, and the factors affecting prices of such securities are given hereunder:

The shorter term money market instruments currently offer yields between 9% to around 11% depending on tenor to maturity. The 2-3 years and five year AAA corporate bonds offer yields of around 10.70 % and 10.75 % respectively. The ten year Government securities offer yields of around 9.10 %. The securitized instruments offer yields which are 50-75 basis points higher than the comparable normal debt instruments.

Presently, the following is the yield matrix of various instruments:

Instruments	Indicative yield range
Overnight rates	8.75 – 9.00 %
90 day Commercial Paper	10.45 – 10.55 %
91-day T-bill	8.5% – 9.00 %
1 year G-Sec.	9.25 – 9.35 %
5 year G – Sec	9.25 – 9.35 %
10 year G-Sec.	9.00 % - 9.45 %
1 year AAA Bond	10.90% – 11.10 %
5 year AAA Bond	10.65% – 10.75 %

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. Securities which are not quoted in Stock exchanges carry higher risk than the ones which are listed on the Stock Exchanges. While the securities which are listed on the Stock Exchanges carry less liquidity risk the ability to liquidate them depends on the secondary debt market volumes. Similarly money market instruments which are fairly liquid are not listed in exchanges due to its short tenor which may lead to losses when sold before its maturity date. 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.

O. INVESTMENTS OF AMC IN THE SCHEME

The AMC may invest in the scheme, either in the New Fund Offer or during continuous 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."

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.</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>For Funds having maturity of less than one year</p> <p>For Funds having maturity of more than one year</p>	<p>Rs. 5,000/- and in multiples of Re. 1/- thereafter</p> <p>Rs. 5,000/- and in multiples of Re. 1/- thereafter for Retail Plan</p> <p>Rs. 5,00,000/- and in multiples of Rs. 1/- thereafter for Institutional Plan</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.</p>	<p>Rs. One Crore for each fund under the series.</p>	
<p>Maximum Amount to be raised</p>	<p>No upper limit.</p>	
<p>Plans / Options offered</p>	<p>Plans</p> <p>Retail and Institutional Plans will be available in all the funds having maturity of above one year i.e. in funds having maturity of 13 Months and 18 Months. Among Retail and Institutional Plan, the default Plan will be Retail Plan. Retail and Institutional Plans will not be available for the funds having maturity of less than one year. Both Retail and Institutional Plans would be managed as a common portfolio.</p> <p>Options</p> <p>SBI Debt Fund Series is a close-ended debt scheme offering investor two options for investment - Growth option and Dividend option. Both Dividend and Growth option will be available under all the funds (including funds having Retail and Institutional Plans) 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.</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</p>	

	<p>payment and distribution of dividend, the scheme shall endeavour to declare dividend on periodic basis.</p>
Allotment	<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>
Refund	<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"> • Indian resident adult individuals, either singly or jointly (not exceeding three); • Minor through parent / lawful guardian; (please see the note below) • Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; • Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds; • Partnership Firms constituted under the Partnership Act, 1932; • A Hindu Undivided Family (HUF) through its Karta; • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; • Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis; • Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis; • Army, Air Force, Navy and other para-military funds and eligible institutions; • Scientific and Industrial Research Organisations; • Provident / Pension / Gratuity and such other Funds as and when permitted to invest; • International Multilateral Agencies approved by the Government of India / RBI; and • The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws). • A Mutual Fund through its schemes, including Fund of Funds schemes. <p>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.</p>

	<p>Notes :</p> <ol style="list-style-type: none"> 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 by-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 and redemptions. <p>Applications not complying with the above are liable to be rejected.</p> <ol style="list-style-type: none"> 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. 4. Any request for withdrawal of application made during the New Fund Offer Period will be treated as Redemption request and shall be processed at the Redemption Price based on the first NAV declared by the Scheme after the close of New Fund Offer.
Official point 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. 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 "SBI MF-SDFS-XXX Days / XXX Months (Closure date of NFO)". 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	Units of the Scheme are available for repurchase therefore Scheme will not be listed on any stock exchange.
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

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 provide repurchase facility on weekly basis on every Wednesday under all Plans/Options under the Scheme. The investors may redeem the units on the stipulated dates for redemption at NAV based prices, subject to the prevalent exit load, if any. If such date i.e. Wednesday happens to be the non business day, the repurchase facility would be available on the following Business Day of the said date.</p>						
<p>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans 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/plans of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions/switch outs.</p> <p><i>Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be:</i></p> <p style="text-align: center;">$Rs. 10 * (1 - 0.02) = Rs. 9.80$</p>	<p>The Fund proposes to provide repurchase facility on weekly basis on every Wednesday under all Plans/Options under the Scheme. and will be calculated as follows:</p> <p>Repurchase Price = Applicable NAV per Unit [1 - (applicable exit load (if any)/100)]</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>i) In respect of valid applications for redemption submitted on the day on which repurchase facility is being provided i.e. Wednesday (till Cut Off time i.e. before 3.00 p.m.) would be processed on the applicable NAV of the same day.</p> <p>ii) Application received after the Cut Off time on the business day on which the repurchase facility is being provided (i.e. after 3 p.m. on Wednesday) would be processed on next Wednesday on applicable NAV.</p>						
<p>Minimum amount for redemption:</p>	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 60%;"></th> <th style="text-align: center;">Repurchase</th> </tr> </thead> <tbody> <tr> <td>For Funds having maturity of less than one year</td> <td style="text-align: center;">Rs. 1000 or 100 units whichever is lower</td> </tr> <tr> <td>For Funds having maturity of more than one year</td> <td style="text-align: center;">Rs. 1000 or 100 units whichever is lower</td> </tr> </tbody> </table>		Repurchase	For Funds having maturity of less than one year	Rs. 1000 or 100 units whichever is lower	For Funds having maturity of more than one year	Rs. 1000 or 100 units whichever is lower
	Repurchase						
For Funds having maturity of less than one year	Rs. 1000 or 100 units whichever is lower						
For Funds having maturity of more than one year	Rs. 1000 or 100 units whichever is lower						
<p>Minimum balance to be maintained and consequences of non maintenance.</p>	<p>SBIMF reserves the right to close an investor's account if the value of the unit balance in the account falls below the minimum subscription amount under the scheme. In such an event, SBIMF reserves the right to compulsorily redeem the balance units in the account completely at the applicable redemption price.</p>						
<p>Special Products</p>	<p>(a) Systematic Withdrawal Plan (SWP)</p> <p>Under SWP, a minimum of Rs.1000 can be withdrawn every month or Rs. 3000 quarter by indicating in the application form or by issuing advance instructions to the Registrars at any time. SWP entails redemption of certain number of Units that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes. SWP will be available at applicable load, if any.</p> <p>SBI Funds Management Private Limited (SBIFMPL) has entered into an agreement in respect of direct</p>						

	<p>credit facility for SWP transactions with select banks viz. viz. State Bank of India, State Bank of Hyderabad, State Bank of Mysore, State Bank of Travancore, State Bank of Patiala, State Bank of Indore, HDFC Bank, ICICI Bank, CITI Bank, Kotak Bank, IDBI Bank, Axis Bank, Standard Chartered Bank, HSBC Bank, Indus Ind Bank, ING Vysya Bank, Yes Bank, ABN Bank, Deutsche Bank, Corporation Bank, Syndicate Bank, Punjab National Bank. Investors who have an account with the aforesaid banks, the default option for payment of SWP proceeds will be direct credit into their respective bank accounts.</p> <p>SBIFMPL may alter the list of banks participating in direct credit arrangement from time to time/ withdraw direct credit facility from some banks or add/withdraw the name of bank(s) with whom direct credit facility arrangement can be introduced / discontinued as the case may be. However, in the event of direct credit facility being discontinued, the unit holders will receive payment of SWP proceeds through other modes such as cheque, demand draft, etc.</p> <p>(b) Systematic Transfer Plan (STP)</p> <p>Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investments applicable for each scheme under SIP would be applicable to STP. Completed application form for STP should be submitted at least 7 days before the transaction date. STP facility would allow investors to transfer a predetermined amount or units from one scheme of the Mutual Fund to the other.</p> <p>SWP and STP facility will be subject to the repurchase facility available under the SDFS as mentioned in the Scheme Information Document.</p>
Accounts Statements	<ul style="list-style-type: none"> • Investors will be issued a Unit Statement of Account in lieu of Unit Certificate. Dispatch of Unit statement of account will be made as soon as possible but before the scheme re-opens for repurchase in case of NFO investments • For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail. • The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. If an investor specifically makes a request in writing for issue of a Unit Certificate, the Unit Certificate shall be sent to the investor within 6 weeks of receipt of request as stipulated under SEBI Regulation 36. <p>Annual Account Statement:</p> <ul style="list-style-type: none"> • 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, • The account statements in such cases may be

	<p>generated and issued along with the Portfolio Statement or Annual Report of the Scheme.</p> <ul style="list-style-type: none"> • Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated. <p>Further, pursuant to SEBI circular IMD/CIR/12/80083/2006, the following clauses are applicable for investment via STP/SWP</p> <p>a) The Statement of Account (SOA) to the unit holders investing under Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP), shall be dispatched once in every quarter within 10 working days of the end of the respective quarter. However, the first account statement under STP/SWP shall be issued within 10 working days of the initial investment.</p> <p>b) On specific request, investors will be provided the SOA within 5 working days from the receipt of such request without any charges. Alternatively, investors can request a soft copy of the SOA which shall be mailed to their e-mail address on a monthly basis.</p> <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.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.
Delay in payment of redemption / repurchase proceeds	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 (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 declared on a weekly basis under the scheme. The NAV would be computed on Wednesday of every week and if Wednesday is non-business day then NAV will be declared on next business day. 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</p>

	mutual fund is located.		
Half Yearly Results	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.		
Annual Report	Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within six months from the date of closure of the relevant accounts year i.e. 31st March each year.		
Associate Transactions	Please refer to Statement of Additional Information (SAI).		
Taxation 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.			
		Resident Investors	Mutual Fund
	Tax on Dividend	Nil, in the hands of investors	Dividend Distribution Tax For the investments by individual/HUF investors - 14.1625 % For the investments by other than individual/HUF investors - 22.66%
	Capital Gains:		
	Long Term	10% (plus surcharge and education cess) without indexation benefit & 20% (plus surcharge and education cess) with indexation benefit	Nil
Short Term	At marginal tax rate applicable to the investor	Nil	
	For further details on taxation please refer to the clause on Taxation in the SAI		
Investor services	Details of Investor Relations Officer of the AMC: Name: C.A. Santosh Address: SBI Funds Management Pvt. Ltd., Maker Tower "E", 4th floor, Cuffe Parade, Mumbai - 400 005 Telephone number: 022 - 2218 0221 e-mail: customercare@sbimf.com		

D. COMPUTATION OF NAV

NAV of the sub-funds under the series is declared on a weekly basis. The NAV is computed on Wednesday of every week and if Wednesday is non business day than NAV is declared on next business day 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:

$$\text{NAV} = \frac{\text{Market or Fair Value of Scheme's investments} + \text{Current Assets} - \text{Current Liabilities and Provision}}{\text{No of Units outstanding under Scheme on the Valuation Date}}$$

NAV would be declared on a weekly basis under the scheme. The NAV would be computed on Wednesday of every week and if Wednesday is non-business day then NAV will be declared on next business day. 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.

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. on weekly 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

The entire new fund issue 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 1.50% 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.

For Funds having maturity of less than one year:

Particulars	% of Net Assets
Investment Management Fee *	0.50%
Marketing and Distribution Expenses	0.39%
Registrar & Transfer Agent's fees and Stamp duty	0.05%
Custodial fees & expenses	0.05%
Trustee fees	0.01%
Total expenses to be charged to the scheme	1.00%

For Funds having maturity of more than one year:

Particulars	% of Net Assets	
	<i>Retail Plan</i>	<i>Institutional Plan</i>
Investment Management Fee *	0.50%	0.50%
Marketing and Distribution Expenses	0.89%	0.39%
Registrar & Transfer Agent's fees and Stamp duty	0.05%	0.05%
Custodial fees & expenses	0.05%	0.05%
Trustee fees	0.01%	0.01%
Total expenses to be charged to the scheme	1.50%	1.00%

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.

* - Investment Management Fee to be charged for both the plans (i.e. Retail and Institutional) in the funds having maturity of more than one year will be the same. Also for all the funds having maturity of less than one year, investment management fee will be the same.

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.
- 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.

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) or contact your distributor.

Nature of expense	Charge (% of NAV)
Entry Load	Nil

Exit Load (from the date of allotment)	90-Days Funds Series	1% for exit before the maturity date
	13-Months Funds Series, 18-Months Funds, 370 Days Series	2% for exit before the maturity date
Switchover Load	Interscheme switches (during NFO of each Fund)	At applicable entry/exit loads
	Intrascheme switches	Nil

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

As per SEBI Regulations, all loads including Contingent Deferred Sales Charge (CDSC) for the Scheme shall be maintained in a separate account and may be utilised towards meeting the selling and distribution expenses. Any surplus in this account may be credited to the scheme, whenever felt appropriate by the AMC.

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.

D. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Pursuant to SEBI circular SEBI/IMD/CIR No. 10/ 112153 /07 dated December 31, 2007, no entry load shall be charged for direct applications received by the Asset Management Company (AMC) i.e. applications received through internet, submitted to AMC or Official Points of acceptance / Investor Service Centre that are not routed through any distributor/agent/broker. This provision shall also be applicable to additional purchases done directly by the investor under the same folio and switch-in to a scheme from other schemes if such a transaction is done directly by the investor.

In this regard, investors are required to take note of the following:

- 1) If the Application Form contains Broker Code and the Investor desires to make direct investment, the Broker Code must be stuck off by the investor with due signature or authentication so as to indicate direct investment.
- 2) If the Application Form does not contain Broker Code and the Investor desires to make direct investment, the Investor must mention "Direct" in the space provided for Broker Code so as to indicate Direct Investment. The column should not, in any case, be left blank by the investor. i.e. it is either stuck off or indicated as Direct Investment or Not Applicable. In absence of clear instructions from the investor, the default option in the scheme/plan would be treated as - "Direct".
- 3) Investors must note that for the purpose of Direct Investment, list of Investor Service Centers (ISD)/Investors Service Desks (ISD) has been provided in the Scheme Information Document (SID) and Key Information Memorandum and is also available on the website of SBIMF i.e. www.sbimf.com.

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

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. Pending Legal Proceedings

Apart from the ordinary routine litigation incidental to the business of the Fund, there is no petition / summary suit against the Fund pending in the Court.

Our Sponsor, the State Bank of India is India's largest bank with branches in India and offices in countries worldwide. In addition to this, SBI also has 7 associates and 1 banking subsidiary in addition to other non-banking subsidiaries in India. To the best of our knowledge there are no criminal cases against the Sponsor, its Directors or Key Personnel, which will have any impact on the operations of SBI Mutual Fund.

2. Penalties Awarded by SEBI or any other Regulatory Body

The details of all cases of penalties awarded by SEBI under the SEBI Act or any of its regulations against the Sponsor of the Mutual Fund or any company associated with the Sponsor in any capacity including the Asset Management Company, Trustee Company/ Board of Trustees, or any of the directors or key personnel (specifically the fund managers) of the Asset Management Company and Trustee Company and the penalties awarded by any financial regulatory body, including stock exchanges, for defaults in respect of shareholders, debenture holders and depositors and penalties awarded for any economic offence and violation of any securities laws, are as under:

A. The details of sponsors and associates are given below:

State Bank of Indore

Reserve Bank of India has imposed penalty of Rs. 5.00 lacs for non adherence of certain KYC norms relating to maintenance of account opening forms and monitoring operations in one of the Deposits Accounts, opened on 27/3/2000.

SBI Capital Markets Ltd.

- i. National Stock Exchange has levied a penalty of Rs. 5000/- in respect of WDM segment and Rs. 40,500/- in respect of capital market segment.
- ii. SEBI has issued show cause notice on 13/04/2006 in the matter of Public Issue of Syndicate Bank. The matter is pending.
- iii. SEBI has issued order on 12/01/20056 for investigation and examination of systematic fault in the matter of Public Issue of IDFC. The matter is pending.

CSDL / NSDL

SEBI has issued interim order No. UTIM/A/60/ISD/04106 on 27/04/2006 in the matter of investigation into Initial Public Offerings. The said order is stayed by Securities Appellate - Tribunal on appeal.

UTI Asset Management Co. Pvt. Ltd.

- a. A special leave petition filed by Income Tax Department before Hon'ble Supreme Court against the judgments and orders of Hon'ble High Court of Bombay in the matter of applicability of Interest Tax is pending.
- b. There are 23 criminal cases pending against the UTI MF or Key personnel relating to normal operations of UTI MF such as non transfer of units, non receipt of Unit certificates, non receipt of redemption proceeds etc. In most of the cases stay has been obtained from the High Courts.
- c. There are 36 cases pending in different courts related to suits/petitions filed by (i) contract workman (ii) Employees Association / Ex-employees etc. These cases are pending at different levels for adjudication.
- d. There are 736 CDRF cases pending in respect of the schemes of UTI Mutual Fund filed by various customers with Consumer Disputes Redressal Forum.
- e. There are two writ petitions pending before the Hon'ble Bombay High Court against the SEBI, UTI MF, UTI Trustee Company Pvt. Ltd. and UTI Asset Management Co. Pvt. Ltd. arising out of the winding up of UTI Growth & Value Fund - Bonus Plan with effect from 01/02/2005 in pursuance to circular dated 12/12/2003 of SEBI seeking payers inter alia, to declare the circular 12/12/2003 illegal, unenforceable in law, to issue directions to set aside the decisions to wind up the UTI Growth & Value Fund - Bonus Plan. The matters are pending for arguments and final hearing before the Hon'ble Court.

B. The details of SBIFMPL are given below:

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 Jurisdiction 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. The Income tax authorities have raised demands against the Company -SBIFMPL amounting to Rs 30,65,44,130 as on 31st March 2006. SBI Funds Management Private Limited have preferred appeal against these demands which are pending before the Appellate authorities.
- c. 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.

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 May 26, 2008.

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: August 25, 2008

Name : **Didier Turpin**
Designation : Dy. Chief Executive Officer

SBIMF INVESTOR SERVICE CENTRES

AHMEDABAD : SBIMF Investors Service Centre, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006 Tel.: (079) 26423060/26423070/ 09825300439 **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)2227 2284/ 22122507/22123784/ 22123784 **BHILAI** : SBIMF Investors Service Centre, F-7 Commercial Complex, Uttar Gangotri, Supela, G.E. Road,Bhilai-490 023 Tel.: (0788) 4010955/ 2273261/2272344 / 09826163425 **BHOPAL**: SBIMF Investors Service Centre, 133, Kay Kay Business Centre, Above City Bank, M.P.Nagar Zone -I, Bhopal-462011Tel.: (0755) 2557341/ 4288277/ 4273983/ 09826907341 **BHUBANESHWAR** : SBIMF Investors Service Centre, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneshwar-751001 Tel.: (0674) 2392401/09937027402 **CHANDIGARH** : SBIMF Investors Service Centre, State Bank Of India, Sector - 17B, Chandigarh-160017 Tel.: (0172) 2709728/2711869/2701741 **CHENNAI** : SBI MF-Investor Service Centre, Flat 3C,3rd Floor, Chaitanya Centre, No 12/21, Khader Nawas Khan Road, Nungambakkam, Chennai- 600006 Tel.: (044) 28333384/ 28333385/42317230 **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) 2540666/ 2541666 **ERNAKULAM** : SBIMF Investors Service Centre, 28/218 II Floor, Manorama Junction, Above SBI Ernakulam South Branch, S A Road, Panampilly Nagar, Ernakulam-682036Tel.: (0484) 3222564/ 2318886/9895052150/9847088411 **GOA** : SBIMF Investor Service Centre, 7, Ground Floor, Kamat Chambers, Opp. Neptune Hotel Panaji, Goa-403 001Tel.: (0832) 6642475/ 2235283/ 9822102690/ 9881148869 **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) 2463747/2463704 / 09864064799 **HYDERABAD** : SBIMF Investors Service Centre, 1st Floor, State Bank of India, Local Head Office, Koti, Hyderabad-500195 Tel.: (040) 2475 6241 / 24756066 09848014584 **INDORE** : SBIMF Investors Service Centre, 120-121 City Centre, 570 M.G. Road, Indore-452001 Tel.: (0731)4045944/ 09926024522 **JAIPUR** : SBIMF Investors Service Centre, State Bank of India, Sanganeri Gate, Jaipur-302001 Tel.: (0141) 2567354/ 2574134 **KANPUR** : SBIMF Investor Service Centre, C/o State Bank of India, Building No.5 Mall Road, Kanpur Tel.: (0512) 2331631/09919101413/09839011843/09839605668 **KOLKATA** : SBIMF Investors Service Centre, 1, Middleton Street, Jeevandeep Bldg, 9th Floor, Kolkatta-700 001 Tel.: (033) 22882339/22882341/ 22882342/ 09830766584/09830139491/ 09831795877 09830137950 **LUCKNOW** : SBIMF Investors Service Centre, 1st Floor, "B" Wing, SBI Local Head Office, Moti Mahal Marg, Hazratganj, Lucknow-226001 Tel.: (0522) 2201886 / 2234042/ 98391 97078/ 98392 11339/09839044110 **LUDHIANA** : SBIMF Investor Service Centre, C/o. State Bank of India, 1st Floor, Main Branch, Civil Lines, Ludhiana-141 001 Tel.: (0161) 2449 849/ 2449859 **MUMBAI** : SBIMF Investors Service Centre, Ilaco House, 2nd Floor, P M Road, Fort, Mumbai-400 001. Tel.: (022) 66532800/ 09820234010 **NEW DELHI** : SBIMF Investors Service Centre, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001 Tel.: (011) 2331 5058 / 2331 7262/ 2332 8715/2346 6666 **NAGPUR** : SBIMF Investors Service Centre, 133, Second Floor, Shreeram Shyam Towers, Beside Nagpur Improvement Trust Building, Kingsway, Nagpur-440001 Tel.: (0712) 2543123 / 9326447311 **PATNA** : SBIMF Investors Service Centre, SBI Main Branch, 2nd floor, West of Gandhi Maidan, Patna-800001 Tel.: (0612) - 2219232 / 3242047 **PUNE** : SBIMF Investors Service Centre, C/o SBI Personal Banking Branch Premises, Madhuri Kishor Chambers,1st Floor, Senapati Bapat Road,Pune-411016 Tel.: (020) 25761524 / 25670961 **RANCHI** : SBIMF Investors Service Centre, C/o. State Bank Of India,Upper Bazar Branch, 2nd Floor, Metro Market, Kutcheri Road, Ranchi-834 001 Tel.: (0651) 2315212/ 2310413/ 09431109702 **SILIGURI** : SBIMF Investors Service Centre, State Bank Of India, Mangaldeep Building, Hill Cart Road, Siliguri-734 401 Tel.: (0353) 2537 065/ 2534206/09932024783 **SURAT** : SBIMF Investors Service Centre, Higher Ground Floor, Meghratna Complex, Athughar Street, Nanpura,Surat - 395001, Tel.: (0261) 3994800/2462764/09377773435, **VADODARA** : SBIMF Investors Service Centre, C/o. SBI Zonal Office, 6th Floor, Paradise Complex, Sayaji Gunj, Vadodara-390 005 Tel.: (0265) 2225628 / 2225629 **VIJAYAWADA** : SBIMF Investors Service Centre, State Bank of India, Station Road Branch, Padmanabha Building, Vijayawada-520003 Tel.: (0866) 2578 215 / 2574113/09849185254

SBIMF INVESTOR SERVICE DESKS

AGRA : SBIMF Investors Service Desk, SBI Main Branch, Chipitola, Agra-282001, Tel.: (0562) 3255061 / 09759005993 **AMRISTAR** : SBIMF Investors Service Desk, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001 Tel.: 2221755 / 09855008415 **AJMER** : SBIMF Investor Service Desk, SBI Main Branch, Ajmer-305 001 Tel.: (0145) 2426284 /09829067357 **AURANGABAD** : SBIMF Investors Service Desk, State Bank of India, Personal Banking Branch, Jaggi Bulding, Kranti Chowk, Aurangabad. Pin-431005 Tel.: (0240) 2353178 / 2340621 /9890014781 / 937001478 **CALICUT** : SBIMF Investor Service Desk, C/o SBI NRI Branch, 2nd Floor, Aydeed Complex, YMCA Cross Road, Calicut - 673001 Tel.: 092495 04951 / 09895667351 **DEHRADUN** : SBIMF Investors Service Desk, SBI Main Branch, 4, Convent Road, Dehradun, Tel.: (0135) 2651719 / 09412992892 **GORAKHPUR** : SBIMF Investors Service Desk, C/o. State Bank of India, Gorkhpur Branch, Bank Road, Gorakhpur (U.P.) Tel : 9918001822 **GWALIOR** : SBIMF Investor's Service Desk, C/O State Bank Of India, Gwalior Main Branch,Bara, Gwalior Tel.: 09425341377 **GHAZIABAD** :

SBIMF Investor Service Desk, C/o SBI, Navyug Market, Ghaziabad-201001 Tel.: (0120) 2797582 /09810122988 **GURGAON** : SBIMF Investor Service Desk, C/o SBI Commercial Branch, 6th Floor, Palm Court, Near MDI,Mehroli Road, Gurgaon-122 001 Tel.: (0124) 4083769 /09810064560 **HUBLI** : SBIMF Investor Service Desk, C/o SBI, Post Box No.7, 1st Floor, Keshwapur, Hubli-580 023 Tel.: (0836) 2368477 / 09900136273 **JALANDHAR** : SBIMF Investors Service Desk,C /O State Bank Of India, Main Branch Jalandhar Tel.: 09855669498 **JAMNAGAR** : SBIMF Investors Service Desk, C/O SBI Main Branch, New Super Market, Jamnagar Tel.: 09979869990 **JAMMU** : SBIMF Investors Service Desk, C/O State Bank of India, Zonal Office, 2nd Floor, Ansari, Bahu Plaza, Gandhi Nagar Jammu Tawi-180001 Tel.: (0191) 2474975 / 09419190803 **JAMSHEDPUR** : SBIMF Investors Service Desk, C/o SBI Bistupur, Jamshedpur-831001 Tel.: (0657) 2440446 /09835367720 **JODHPUR** : SBIMF Investors Service Desk,State Bank Of India E-4, Suvidha Complex (Gound Floor), Shastri Nagar, Jodhpur Tel.: 09929098355 **KOLHAPUR** : SBIMF- Investor Service Desk, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416 001 Tel.: 09822243954 **KOTA** : SBIMF Investor Service Desk, SBI Main Branch, Chawani Choraha, Kota - 324 005 Tel.: (0744) 2390631 / 09829067358 **MADURAI** : SBIMF Investors Service Desk, 1st Floor Suriya Towers, 273, Goodshed Street, Madurai-625001 Tel.: (0452) 4374242 / 98940 09779 **MANGALORE** : SBIMF Investors Service Desk, C/o State Bank Of India - Arya Samaj Road Branch, Balmatta, Mangalore - 575003, Karnataka Tel.: (0824) 2445892 / 98802 72463 **MORADABAD** : SBIMF Investor Service Desk, C/o SBI Main Branch, Civil Lines, Moradabad-244001 Tel.: (0591) 2411411 / 09719004343 **MYSORE** : SBIMF Investor Service Desk, Mothikhana Building, 1st Floor, New Sayyaji Rao Road, Mysore 570024 Tel.: (0821) 4242919 /09900150919 **NASIK** : SBIMF Investors Service Desk, SBI SPBB Branch, Plot No.56 Thatte wadi, Off College Road, Opp. Vadnagare Showroom, Nashik - 422 005 Tel.: (0253) 3204124 / 09823310253 **PANIPAT** : SBIMF Investors Service Desk,C /O State Bank of India , G T Road Panipat Tel.: 09896152400 **RAIPUR** : SBIMF Investor Service Desk, C/o. SBI Main Branch, Jaisthambh Chowk, Raipur Tel.: (0771) 2543322 / 2543355 **RAJKOT** : SBIMF Investors Service Desk, C/o SBI Rajkot Main Branch, 1st Floor, Jawahar Road, Rajkot - 360 001 Tel.: (0281) 2239437 / 09825504876 **ROURKELA** : SBIMF Investor Service Desk, SBI-Rourkela Main Branch, BISRA Chowk, Rourkela Tel.: 09338185686 **SHIMLA** : SBIMF Investor Service Desk, c/o State Bank of India, Near Kali Bari Temple, New Bulding , First Floor, Shimla Tel: (0177) 2807608/0941800-8799 **TRICHY** : SBIMF Investor Service Desk, State Bank of India, MICR Branch, Asha Arcade, 73,Promenade Road, Cantonment, Trichy-620001 Tel.: (0431) 4000667/09944441119 **THIRUVANANTHAPURAM** : SBIMF Investor Service Desk, Ground Floor, SBI Zonal Office, LMS Compound, Vikas Bhavan P O, Thiruvananthapuram-695033 Tel.: (0471) 6457051 / 6457073 / 098953 64543 **TIRUPATHI** : SBIMF Investor Service Desk, SBI Zonal office, Ground Floor, Renugunta Rd,Tirupathi - 517501 Tel.: (0877) 6450828 / 9849319919.**VISHAKHAPATNAM** : SBIMF Investor Service Desk, C/o.SBI Main Branch, 1st Floor, Kancharla Paradise, Near Rednam Garden, Vishakhapatnam- 530 020, Tel.: (0891) 3293018, 09848411546

CAMS INVESTOR SERVICE CENTRES / TRANSACTION POINTS

CAMS INVESTOR SERVICE CENTRES

AHMEDABAD : CAMS Investor Service Centers, 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad 380 006, Tel: (079) 3008 2468, 3008 2469; **BANGALORE** : CAMS Investor Service Centers, Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre) Bangalore 560 042, Tel: (080) 3057 4709, 3057 4710; **BHUBANESWAR** : CAMS Investor Service Centers, 101/7, Janpath, Unit - III, Bhubaneswar 751 001, Tel: (0674) 325 3307, 325 3308; **CHANDIGARH** : CAMS Investor Service Centers, Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh 160 017, Tel: (0172) 304 8720, 304 8721; **CHENNAI** : CAMS Investor Service Centers, Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600 034, Tel: (044) 39115 561, 39115 562; **COCHIN** : CAMS Investor Service Centers, 40 / 9633 D, Veekshanam Road, Near International hotel, Cochin 682 035, Tel: (0484) 323 4658, 323 4662; **COIMBATORE** : CAMS Investor Service Centers, Old # 66 New # 86, Lokamanya Street (West) Ground Floor, R.S.Puram, Coimbatore 641 002, Tel: (0422) 301 8000, 301 8001; **DURGAPUR** : CAMS Investor Service Centers, 4/2, Bengal Ambuja Housing Development Ltd, Ground Floor, City Centre, Durgapur 713 216, Tel: (0343) 329 8890, 329 8891; **GOA** : CAMS Investor Service Centers, No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) 403 001, Tel: (0832) 325 1755, 325 1640; **HYDERABAD** : CAMS Investor Service Centers, 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad 500 003, Tel: (040) 3918 2471, 3918 2473; **INDORE** : CAMS Investor Service Centers, 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore 452 001, Tel: (0731) 325 3692, 325 3646; **JAIPUR** : CAMS Investor Service Centers, R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur 302 001, Tel: (0141) 326 9126, 326 9128; **KANPUR** : CAMS Investor Service Centers, I Floor 106 to 108, City Centre Phase II, 63/ 2, THE MALL, Kanpur 208 001, Tel: (0512) 3918003, 3918000; **KOLKATA** : CAMS Investor Service Centers, “LORDS Building”, 7/1, Lord Sinha Road, Ground Floor, Kolkata 700 071, Tel: (033) 32550760, 3058 2285; **LUCKNOW** : CAMS Investor Service Centers, Off # 4,1st Floor,Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Lucknow 226 001, Tel: (0522) 391 8000, 391 8001; **LUDHIANA** : CAMS Investor Service Centers, U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana 141 002, Tel: (0161) 301 8000, 301 8001; **MADURAI** : CAMS Investor Service Centers, 86/71A, Tamilsangam Road, Madurai 625 001, Tel: (0452) 325 1357, 325 2468; **MANGALORE** : CAMS Investor Service Centers, No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore 575 003, Tel: (0824) 325 1357, 325 2468; **MUMBAI** : CAMS Investor Service Centers, Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai 400 023, Tel: (022) 30282468, 30282469; **NAGPUR** : CAMS Investor Service Centers, 145 Lendra Park, Behind Indus Ind Bank, New Ramdaspath, Nagpur 440 010, Tel: (0712) 325 8275,

3258272; **NEW DELHI** : CAMS Investor Service Centers, 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi 110 001, Tel: (011) 3048 2471, 3048 1203; **PATNA** : CAMS Investor Service Centers, Kamlalaye Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road, Patna 800 001, Tel: (0612) 325 5284, 325 5285; **PUNE** : CAMS Investor Service Centers, Nirmity Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune 411 004, Tel: (020) 3028 3005, 3028 3003; **SURAT** : CAMS Investor Service Centers, Office No 2 Ahura - Mazda Complex, First Floor, Sadak Street, Timalyavad, Nanpura, Surat 395 001, Tel: (0261) 326 2267, 326 2468; **VADODARA** : CAMS Investor Service Centers, 109 - Silver Line, Besides world Trade Centre, Sayajigunj, Vadodara 390 005, Tel: (0265) 301 8032, 301 8031; **VIJAYAWADA** : CAMS Investor Service Centers, 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada 520 010, Tel: (0866) 329 9181, 329 5202; **VISAKHAPATNAM** : CAMS Investor Service Centers, 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam 530 016, Tel: (0891) 329 8397, 329 8374.

**CAMS TRANSACTION POINTS (ONLY FOR RECEIPT OF APPLICATIONS FOR
REISSUE,
REPURCHASE AND GENERAL TRANSACTIONS)**

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