

Asset Management Company :

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

Mutual Fund :



KEY INFORMATION MEMORANDUM

SBI DEBT FUND SERIES

A close ended debt scheme

SBI DEBT FUND SERIES - 18 MONTHS - 10

**OFFER OF UNITS OF RS. 10 PER UNIT FOR CASH
DURING THE NEW FUND OFFER PERIOD**

NEW FUND OFFER OPENS ON : DECEMBER 28, 2011

NEW FUND OFFER CLOSES ON : DECEMBER 30, 2011

Sponsor : State Bank of India

Asset Management Company :

SBI Funds Management Pvt. Ltd., 191, Maker Towers 'E', Cuffe Parade, Mumbai - 400 005
Visit us at www.sbimf.com

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

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

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

Type of Scheme	A Close-ended Debt Scheme			
Investment Objective	To provide regular income, liquidity and returns to the investors through investments in a portfolio comprising of debt instruments such as Government Securities, PSU & Corporate Bonds and Money Market Instruments maturing on or before the maturity of the scheme.			
Schedule of Funds	Series	Number of Fund proposed to be launched		
	90 Days	10		
	180 Days	6		
	367 Days	8		
	13 Months	2		
	15 Months	4		
	18 Months	2		
Asset Allocation Pattern	For schemes with maturity upto 13 months:			
	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Maximum	Minimum	High/Medium/Low
	Debt* & money market securities	100%	60%	Low to medium
	Government Securities	40%	0%	Low
	* Exposure to domestic securitized debt may be to the extent of 40% of the net assets			
	For schemes with maturity of 15 months & 18 months:			
	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Maximum	Minimum	High/Medium/Low
	Debt securities*	100%	60%	Low to medium
	Money market securities	20%	0%	Low to medium
	Government Securities	20%	0%	Low
	* Exposure to domestic securitized debt may be to the extent of 40% of the net assets			
	The Scheme shall not participate in repo in corporate debt.			
	The scheme SBI Debt Fund Series - 18 Months -10 shall invest in various securities/instruments as mentioned below with the ratings mentioned against the type of instrument. As per SEBI circular Cir/IMD/DF/12/2011 dated August 01, 2011, the scheme is allowed to invest within a range of 5% of the intended allocation (floor and cap) against each sub asset class/credit rating.			
	Credit rating	AAA/A1+	AA	A
Instruments				BBB
CDs		-	-	-
CPs		0% -5%	-	-
NCDs		5% - 10%	90% - 95%	-
Securitized debt		-	-	-
Any other		-	-	-
Securities with rating A and AA shall include A+ and A- & AA+ and AA- respectively. All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered. Scheme can invest in same instruments having higher credit rating than the credit rating indicated in the above table. In case of non availability of				

Key Information Memorandum

	<p>and taking into account the risk-reward analysis of CPs, NCDs (including securitized debt), the scheme may invest in CDs (public sector banks as well as private sector banks) and CBLO having equivalent or higher ratings. At the time of building up the portfolio post NFO and towards the maturity of the scheme, there may be a higher allocation to cash and cash equivalent. In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced with 30 days from the date of the said deviation.</p> <p>Scheme will not invest in real estate sector & airlines sector.</p> <p>The Scheme shall not invest in derivatives.</p> <p>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.</p>
<p>Investment Strategy</p>	<p>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 of India dated Securities, Treasury Bills, Money Market instruments, Bonds/Debt Instruments including Securitized Debt.</p> <p>Investments under SDFS series would be made only in securities which mature on or before the date of the maturity of the Scheme. The scheme has the flexibility to invest in the entire range of debt instruments and would seek to minimize interest rate risk while avoiding credit risks. The issuer selection for credit exposure would be based on financial parameters such as Turnover, Net Worth, Gearing, Interest Coverage Ratio and Profitability track record. Companies in the investment universe are initially screened on the basis of Management quality, Business and Industry analysis & Feedback from creditors/ Rating agencies. Companies which meet the initial screening norms are then evaluated on the financial norms for consideration in the investment. The scheme would make investment in securities in the investment universe based on market spreads and liquidity, so as to match the investment horizon with the scheme maturity. Investment in sovereign papers would be based on interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data and trends in macro variables such as credit growth, liquidity, money supply growth, fiscal numbers and the global interest environment.</p> <p>Features differentiating among different series of funds are as follows:</p> <p>90 day Fund:</p> <p>Maturity: The fund matures at the end of 90 days.</p> <p>Investor profile: Ideally suited for investors with investment horizon of 90 days</p> <p>Liquidity: In normal market situation, 90 day papers have very high liquidity compared to higher maturity papers (6 Months, 1 Year etc)</p> <p>Yield: In normal market conditions, the yield of the portfolio constructed with papers maturing around 90 days will be lower than higher maturity papers (6 Months, 1 Year etc)</p> <p>Securities: The fund will invest in short term debt assets.</p> <p>180 day Fund:</p> <p>Maturity: The fund matures at the end of 180 days.</p> <p>Investor profile: Ideally suited for investors with investment horizon of 180 days</p> <p>Liquidity: In normal market situation, 180 day papers have lower or similar liquidity compared to 90 day papers and similar or higher liquidity compared to higher maturity papers (1 Year etc)</p>

	<p>Yield: In normal market conditions, the yield of the portfolio constructed with papers maturing around 180 days will be higher than 90 day fund but lower than higher maturity papers (1 Year, 2 Years etc)</p> <p>Securities: The fund will invest in short term debt assets.</p> <p>367 day Fund:</p> <p>Maturity: The fund matures at the end of 367 days.</p> <p>Investor profile: Ideally suited for investors with investment horizon of 367 days</p> <p>Liquidity: In normal market situation, 1 year papers have lower or similar liquidity compared to 90 day & 180 day papers and similar or higher liquidity compared to higher maturity papers (2 Years etc)</p> <p>Yield: In normal market conditions, the yield of the portfolio constructed with papers maturing around 1 year will be higher than 90 day & 180 days fund but lower than higher maturity papers (2 years etc)</p> <p>Securities: The fund will invest in short term debt assets with maturity not exceeding 367 days .</p> <p>13 months Fund:</p> <p>Maturity: The fund matures at the end of 13 months.</p> <p>Investor profile: Ideally suited for investors with investment horizon of 13 Months</p> <p>Liquidity: In normal market situation, 13 month papers have lower liquidity compared to 90 day & 180 day papers and similar or higher liquidity compared to higher maturity papers (15 Months etc)</p> <p>Yield: In normal market conditions, the yield of the portfolio constructed with papers maturing around 13 months will be higher than 90 day & 180 day fund but lower than higher maturity papers (15 months etc)</p> <p>Securities: The fund will invest in short term debt assets with maturity not exceeding 13 months .</p> <p>15 months Fund:</p> <p>Maturity: The fund matures at the end of 15 months.</p> <p>Investor profile: Ideally suited for investors with investment horizon of 15 Months</p> <p>Liquidity: In normal market situation, 15 month papers have lower liquidity compared to 90 day, 180 day, 367 day & 13 month papers and similar or higher liquidity compared to higher maturity papers (18 Months etc)</p> <p>Yield: In normal market conditions, the yield of the portfolio constructed with papers maturing around 15 months will be higher than 90 day, 180 day, 367 day & 13 month fund but lower than higher maturity papers (18 months etc)</p> <p>Securities: The fund will invest in short term debt assets with maturity not exceeding 15 months .</p> <p>18 months Fund:</p> <p>Maturity: The fund matures at the end of 18 months.</p> <p>Investor profile: Ideally suited for investors with investment horizon of 18 Months</p> <p>Liquidity: In normal market situation, 18 month papers have lower liquidity compared to 90 day, 180 day, 367 days, 13 month & 15 month papers and similar or higher liquidity compared to higher maturity papers (2 Years etc)</p> <p>Yield: In normal market conditions, the yield of the portfolio constructed with papers maturing around 18 months will be higher than 90 day, 180 day, 367 day, 13 month & 15 month fund but lower than higher maturity papers (2 years etc)</p> <p>Securities: The fund will invest in medium term debt assets.</p>
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Key Information Memorandum

Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:</p> <ol style="list-style-type: none"> a. SBI Debt Fund Series (SDFS) will be investing in debt instruments, Government Securities and money market instruments (such as term/notice money market, repos and reverse repos). Trading volumes and settlement periods inherently restrict the liquidity of the scheme's investments. In the event of a restructuring of the scheme's investment portfolio, these periods may become significant. b. Debt & money market securities investments under the scheme may also be subject to the following risks: <ol style="list-style-type: none"> I. Credit risk: Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuers' ability to meet the obligations. II. Liquidity Risk pertains to how saleable a security is in the market. If a particular security does not have a market at the time of sale, then the scheme may have to bear an impact depending on its exposure to that particular security. III. Interest Rate risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk. IV. Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
Risk Control	<p>Investments in debt securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification.</p> <p>In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p> <p>Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.</p> <p>For risk control, the following may be noted:</p> <p>Liquidity risks:</p> <p>The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.</p> <p>Interest Rate Risk:</p> <p>Changes in interest rates affect the prices of bonds. If interest rates rise the prices of bonds fall and vice versa. A well-diversified portfolio may help to mitigate this risk. Additionally, the fund will invest in securities maturing on or before the maturity of the fund. Hence, while the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the scheme.</p>

	<p>Volatility risks:</p> <p>There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification. Further, the fund will invest in a basket of debt and money market securities maturing on or before maturity of the fund with a view to hold them till the maturity of the fund. To that extent the Volatility risk will be mitigated in the scheme.</p> <p>Credit Risks</p> <p>Credit risk shall be mitigated by investing in rated papers of the companies having the sound back ground, strong fundamentals, and quality of management and financial strength of the Company.</p>
Credit evaluation policy	<p>Credit Analysis is a bottom up approach starting with looking at each individual issuer, industry, terms and covenants of a particular issue, etc. Individual issuer level exposures are taken only after approval from investment committee, i.e. issuer becoming part of “Accepted Credit Universe”. A team of credit analyst will do a detailed analysis and prepare an initiation note to introduce an issuer to the universe.</p> <p>For every issuer we focus on 4 Cs of credit</p> <ul style="list-style-type: none"> ● Character - Refers to a borrower’s reputation ● Capacity - Measures a borrower’s ability to repay a loan by comparing income against recurring debts ● Collateral - Assets to secure the debt ● Covenants - Terms and conditions of the loan itself <p>Key focus areas are</p> <ul style="list-style-type: none"> ● Management Quality ● Financial Analysis ● Business Analysis ● Industry Analysis ● Regulatory Environment ● Feedback from Creditors ● Other Issues; auditor report and qualifications, etc <p>Regular management interaction at various levels, supported by plant visits, interaction with rating agencies is part of the process.</p>
Plans /Options	<p>Growth and Dividend option. Dividend option will have the facility of Payout & Transfer. Under Dividend Transfer facility, investors will have the option to transfer dividend declared in the SDFS, in any of the open ended scheme of SBIMF. Dividend transfer facility will be available to NFO investors only. Growth will be the default option & dividend payout will be default facility.</p> <p>Please tick either the “Growth” or “Dividend” option in the application form. If this is left blank or it is not clear, “Growth” will be treated as default option. In case “Dividend” option is ticked please select either the “Payout” or “Transfer” facility. If this is left blank or it is not clear, “Payout” will be treated as default option.</p>
Switch Out	<p>Investors can switch out from the scheme only at the time of the maturity of the scheme. Investors have the option of giving switch request at the time of investment itself, for switching the entire corpus on SDFS maturity to any open ended scheme of the SBIMF.</p> <p>If investor has opted for switch out at the time of investment & wishes to change the switch out option, investor has to give the written request, 30 days in advance before the maturity date.</p>
Applicable NAV	<p>Investors wishing to exit may do so by selling their units through stock exchanges. No redemption/ repurchase of units shall be allowed prior to the maturity of the scheme.</p>

Key Information Memorandum

Minimum Application Amount	Purchase	Additional Purchase	Repurchase
	Rs. 5,000/- and in multiples of Rs. 10/- thereafter	N.A.	N.A.
Listing	Units of the scheme will be listed on the Bombay Stock Exchange within 5 business days from the date of allotment. Further, the AMC may at its discretion list the units on any other stock exchange.		
Dematerialisation	Investors have the option to hold the units in demat form in addition to account statement. Since the scheme is going to be listed and no direct repurchase facility is available with the Mutual Fund, investors who intend to trade in units are required to have a Demant Account and hold the units in the dematerialised form only.		
Despatch of Repurchase (Redemption) request	Within 10 days from the date of the maturity.		
Benchmark Index	<ul style="list-style-type: none"> • SDFS - 90 Days would be benchmarked to CRISIL Liquid Fund Index • SDFS - 180 Days, SDFS - 367 Days, SDFS 13 Months, SDFS 15 Months & SDFS 18 Months would be benchmarked to CRISIL Short Term Bond Fund Index. 		
Dividend Policy	Dividend declaration under the dividend option of the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees and no returns are assured under the scheme.		
Fund Manager	Rajeev Radhakrishnan		
Trustee Company	SBI Mutual Fund Trustee Company Private Limited (SBIMFTCPL)		
Performance of the scheme	This scheme does not have any performance track record.		
Expenses of the scheme	New Fund Offer Period	Continuous Offer	
	(i) Load Structure Entry load : N.A Exit load : N.A	Entry load : N.A Exit load : N.A	
(ii) Recurring expenses	First Rs. 100 crores of the average weekly net assets : 2.25% Next Rs. 300 crores of the average weekly net assets : 2.00% Next Rs. 300 crores of the average weekly net assets : 1.75% Balance : 1.50%	Actual expenses for the previous financial year: N.A	
Entry Load	Pursuant to SEBI circular SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 with effect from August 01, 2009 there shall be no entry load on all Mutual Fund schemes. Therefore no entry load will be charged for any application.		
Tax treatment for the Investors	Investors will be advised to refer to the details in the Statement of Additional Information & also independently refer to their tax advisor.		
Daily Net Asset Value (NAV) Publication	NAV of the Scheme shall be computed and published on daily basis. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com.		

For Investor Grievances please contact	Registrar Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 148, Old Mahabalipuram Road, Okkiyam Thuraipakkan, Adjacent to Hotel Fortune, Chennai 600097, Tamil Nadu Tel: 044-30407000 & 24587000, Fax: 044-24580982 Email: enq_L@camsonline.com, Website : www.camsonline.com	SBI Mutual Fund Mr. C A Santosh (Chief Manager - Customer Service) SBI Funds Management Pvt. Ltd. 701-703, Raheja Centre, Nairman Point, Mumbai 400 021 Tel: 022-43511611 Fax: 022-43511615 Email: customer.delight@sbimf.com
Unit holders' Information	<p>Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:</p> <p>The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before tenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month:</p> <p>Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is issued, on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period:</p> <p>Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement.</p> <p>Before the expiry of one month from the close of each half-year i.e. on 31st March and on 30th Sept., the fund shall publish its unaudited financial results and the scheme portfolio in the prescribed formats in one national English daily newspaper and in a newspaper in the language of the region where the head office of the fund is situated. These shall also be displayed on the website of the mutual fund and AMFI.</p>	

Date : December 13, 2011

GENERAL INFORMATION AND GUIDELINES

1. Launch Schedule

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

Schedule of the funds under the series are as follows:

Series	No. of funds to be launched from the date of the letter containing observation from SEBI	Name of the Funds
90 Days	10	1. SBI Debt Fund Series-90 Days Fund - 53 2. SBI Debt Fund Series-90 Days Fund - 54 3. SBI Debt Fund Series-90 Days Fund - 55 4. SBI Debt Fund Series-90 Days Fund - 56 5. SBI Debt Fund Series-90 Days Fund - 57 6. SBI Debt Fund Series-90 Days Fund - 58 7. SBI Debt Fund Series-90 Days Fund - 59 8. SBI Debt Fund Series-90 Days Fund - 60 9. SBI Debt Fund Series-90 Days Fund - 61 10. SBI Debt Fund Series-90 Days Fund - 62
180 Days	6	1. SBI Debt Fund Series-180 Days Fund - 24 2. SBI Debt Fund Series-180 Days Fund - 25 3. SBI Debt Fund Series-180 Days Fund - 26 4. SBI Debt Fund Series-180 Days Fund - 27 5. SBI Debt Fund Series-180 Days Fund - 28 6. SBI Debt Fund Series-180 Days Fund - 29
367 Days	8	1. SBI Debt Fund Series-367 Days Fund - 12 2. SBI Debt Fund Series-367 Days Fund - 13 3. SBI Debt Fund Series-367 Days Fund - 14 4. SBI Debt Fund Series-367 Days Fund - 15 5. SBI Debt Fund Series-367 Days Fund - 16 6. SBI Debt Fund Series-367 Days Fund - 17 7. SBI Debt Fund Series-367 Days Fund - 18 8. SBI Debt Fund Series-367 Days Fund - 19
13 Months	2	1. SBI Debt Fund Series-13 Months Fund - 12 2. SBI Debt Fund Series-13 Months Fund - 13
15 Months	4	1. SBI Debt Fund Series-15 Months Fund - 7 2. SBI Debt Fund Series-15 Months Fund - 8 3. SBI Debt Fund Series-15 Months Fund - 9 4. SBI Debt Fund Series-15 Months Fund - 10
18 Months	2	1. SBI Debt Fund Series-18 Months Fund - 9 2. SBI Debt Fund Series-18 Months Fund - 10

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

2. Please read carefully the Statement of Additional Information (SAI) and Scheme Information Document (SID) of the scheme containing the terms of offer before investing. Prospective investors should not treat the contents of this document or the Statement of Additional Information (SAI) and Scheme Information Document (SID) of the scheme as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisors concerning the acquisitions, holding or disposal of the Units. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. **Application Forms may be filled in blue/black ink only.**

3. **Signatures:** Signatures should be in English or in any of the Indian languages. Use blue/black ink only for signature/s. Thumb impressions must be attested by any authorized official of the State Bank Group (SBG) or by a Magistrate/Notary Public under his/her official seal.
4. **Power of Attorney:** In case of applications under a Power of Attorney or by limited companies/bodies corporate, the relevant Power of Attorney or the certified and duly notarized copy thereof must be lodged along with the application.
5. **Mode of Holding:** Tax concessions will be available only to the first named applicant. If the application is in the name of more than one individual, it will be treated as “Any one or Survivor” in case no choice under “Mode of holding(s)” is indicated.
6. **Mode of Payment:** Payment may be made by cheque/bank draft payable locally, at any of the SBIMF Investor Service Centres/SBIMF Investor Service Desks/SBIMF Corporate Office/Registrar/Designated Collection Centres. Cheques/Demand Draft should be drawn in favour of “SBIMF - SDFS- XXX Days/XX Months”. Outstation cheques will not be accepted and application forms accompanied by such cheques will be rejected. No Cash will be accepted. Please do not pay Cash for subscription to any Agent.
7. **Submission of Application Forms:** Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer for each Fund at SBIMF Corporate Office, SBIMF Investor Service Centres/SBIMF Investor Service Desks, the designated office of Registrar or other such collecting centres as may be designated by AMC. The list of collection centres is printed overleaf.
8. **Application by post:** Applications can be sent by post to the office of the Registrar to the scheme and should be accompanied by draft payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar’s end.
9. **Permanent Account Number :** With effect from July 2, 2007, Permanent Account Number (PAN) is the sole identification number for all investors transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Submission of attested copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor). Attestation can be done by distributors / AMC officials etc.

10. Who can invest

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

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

11. **Procedure for NRIs:** Applications on a Repatriable basis will be made by remitting funds from abroad through normal banking channels or by submitting payments made by demand drafts/pay orders/banker’s cheque or by cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts maintained with banks authorized to deal in foreign exchange in India. NRI applicants who invest through Demand Drafts/ Banker’s Cheques/ Pay Orders by debit to a NRE/

Key Information Memorandum

FCNR account are also required to submit the FIRC in original along with the application form at the time of applying. FIRC is not required for investments made through cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts.

12. SEBI has made it mandatory for investors in Mutual Funds to state their bank account numbers in their applications and in redemption requests. Investors are requested to provide these details in the space provided in the application form. This measure is intended to avoid fraud/misuse or theft of warrants in transit. Kindly note that applications not containing these details may be rejected.

It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action.

13. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
14. **Allotment of Units:** Allotment is assured to all applicants provided the applications are complete in all respects and are in order. Applications not complete in any respect are liable for rejection.
15. **Brokerage [For Agents Only]:** Brokerage will be paid only to SBIMF Agent/Collecting Branch/Stock Exchange Broker whose stamp appears in Relevant Boxes on the Application Form. Only AMFI Registered Agents empanelled with SBIMF and possessing valid AMFI Registration Number (ARN) would be eligible for brokerage payment under existing SEBI Guidelines.
16. SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme's objective for investment.
17. Please tick either the "Growth" or "Dividend" option in the application form. If this is left blank or it is not clear, "Growth" will be treated as default option. In case "Dividend" option is ticked please select either the "Payout" or "Transfer" facility. If this is left blank or it is not clear, "Payout" will be treated as default option.

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

18. **Mode of the Dividend distribution:** The scheme will endeavour to declare monthly dividends for funds having a maturity period of less than one year and quarterly dividends for funds having a maturity period of more than one year, subject to the availability of distributable surplus and at the discretion of the Fund Manager.
19. **Know Your Customer (KYC):** In accordance with the KYC norms under 'The Prevention of Money Laundering Act, 2002' and AMFI communication dated October 07, 2010 & December 23, 2010, with effect from January 01, 2011 it is mandatory that all categories of investors to be KYC Compliant through CDSL Ventures Limited (CVL), irrespective of the amount of investment for fresh purchase/ additional purchase/ switch-in/any Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) registered on or after effective date. In this regard, all categories of investors who wish to make an investment in the units of Mutual Fund will be required to produce prescribed documents to any of the Point of Service (POS) or such other offices as may be notified by SBIMF or AMFI from time to time in order to comply with KYC norms of SBIMF.

Also please note that KYC formalities are required to be completed by all Unit Holders, including Guardians and Power of Attorney holders. For the convenience of investors in Mutual Funds, all Mutual Funds have made special arrangements with CDSL Ventures Ltd. (CVL), a wholly owned subsidiary of Central Depository Services (India) Ltd. (CDSL) to comply the KYC process. Please refer to AMFI's website (www.amfiindia.com) for details.

20. **Prevention of Money Laundering:** In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all SEBI registered intermediaries, including Mutual Funds, are required to formulate and implement a client identification programme, verify and maintain the record of identity and address(s) of the investors. In this regard, investors who wish to make an investment in the units of Mutual Fund will be required to produce prescribed documents to any such offices as may be notified by SBIMF or AMFI from time to time in order to comply with KYC norms of SBIMF.

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

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

22. Demat Account: Investors have the option to hold the units in demat form . Please tick the relevant option of Yes/No for opting/not opting units of SDFS in demat form. If no option is exercised, “No” will be the default option. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. If the details mentioned in the application are incomplete/incorrect, not matched with the Depository data, the application shall be treated as invalid and shall be liable to be rejected.

23. ASBA : As per SEBI circular SEBI/IMD/CIR No 18 / 198647 /2010 dated March 15, 2010 and circular Cir / IMD / DF / 6 / 2010 dated July 28, 2010 Mutual Funds / AMCs shall provide ASBA facility to investors for all NFOs launched on or after October 1, 2010. Investors wishing to apply through ASBA facility can do it by filling the application form on page no. 17 & 18. Instructions for filing application form are given on the page no.18.

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

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

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

Note that for all the above instances, the investor and the person making the payment should be KYC compliant and also submit ‘Third Party Payment Declaration Form’ with complete details. The said form is available at the nearest Investor Service Centre (ISC) of SBI Mutual Fund or can be downloaded from our website www.sbimf.com

25. Process for Change in Bank Details:

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

1. A “CANCELLED” original cheque leaf of the New bank account as well as the Existing bank account (if any) currently registered with SBIMF under their respective folios (where the first holder’s/investor’s name is printed on the face of the cheque).
2. If an investor is unable to provide “CANCELLED” cheque as prescribed above, such investor should furnish an attested photocopy of the relevant page of his/her bank Pass Book (of the new bank account as well as that of the existing bank account) wherein the first holder’s/investor’s name, bank a/c no and address is clearly legible.
3. In case of non-availability of either of the above mentioned document/s, such investors may submit a letter from

Key Information Memorandum

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

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

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

26. Guidelines for investment on behalf of Minor:

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

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

27. Transaction Charges

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

Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.

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

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

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

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

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

(iii) Transaction charges shall not be deducted for:

- (a) purchases /subscriptions for an amount less than Rs. 10,000/-;
- (b) transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan/ Systematic Withdrawal Plan / Dividend Transfer Plan, etc.
- (c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/ agent).
- (d) transactions carried out through the stock exchange mode.

APPLICATION FORM

ARN & Name of Distributor	Branch Code (only for SBI and Associate Banks)	Sub-Broker Code	Reference No. (To be filled by Registrar)
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY

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

1. PARTICULARS OF FIRST APPLICANT

Are you first time Mutual Fund investor (please (✓)) Yes No
 EXISTING FOLIO NO. _____

APPLICANT'S PERSONAL DETAILS (Please fill in BLOCK LETTERS)

Name (Mr./Ms./M/s.) _____
 Date of Birth*

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

 Email ID _____

*Mandatory in case of Minor and please provide photocopy of supporting documents

Telephone No. (O) _____ Please (✓) only in case you want paper based communication
 Telephone No. (R) _____ Mobile No. _____

Relationship of Guardian in case of Minor Father Mother Legal Guardian
 Please mandatorily enclose the document evidencing the relationship of Minor with Guardian

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

PAN _____ Mandatory Enclosures PAN Proof KYC Acknowledgement

2. PARTICULARS OF SECOND APPLICANT

Name Mr./Ms./M/s. _____
 PAN _____ Mandatory Enclosures PAN Proof KYC Acknowledgement

3. PARTICULARS OF THIRD APPLICANT

Name Mr./Ms./M/s. _____
 PAN _____ Mandatory Enclosures PAN Proof KYC Acknowledgement

4. CONTACT DETAILS

Local Address of 1st Applicant _____
 Landmark _____
 City _____ Pin _____
 State _____
 Address for Correspondence for NRI Applicants only (Please (✓)) Indian by Default Foreign

Foreign Address (NRI / FII Applicants) _____
 City _____
 Country _____ Zip _____

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

Name of Bank _____
 Branch Name and Address _____
 City _____ Pin _____
 Account No. _____
 9 digit MICR Code _____ (This is 9 digit number next to the cheque number. Please provide a copy of CANCELLED cheque leaf)
 IFS Code _____

Account Type (Please ✓)

<input type="checkbox"/> Savings	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR
<input type="checkbox"/> Current	<input type="checkbox"/> NRE	<input type="checkbox"/> Others _____

6. DIRECT CREDIT OF DIVIDEND/ REDEMPTION

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

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

TEAR HERE

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

ACKNOWLEDGEMENT SLIP To be filled in by the investor
APPLICATION NO.

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



SBI MUTUAL FUND
A PARTNER FOR LIFE

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



A close ended debt scheme

ASBA Application No. _____

Date

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

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

BROKER/AGENT INFORMATION		FOR OFFICE USE ONLY			
Name and AMFI Regn. No.	Sub Broker Name & Code	SCSB	SCSB IFSC Code	Syndicate Member Code	SL No.
ARN		[Name & Code]	[11 digit code]	[Name & Code]	

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

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY

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

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

Are you first time Mutual Fund investor (please ✓) Yes No

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

PAN _____

2. PARTICULARS OF SECOND APPLICANT

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

PAN _____

3. PARTICULARS OF THIRD APPLICANT

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

PAN _____

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

Folio No. _____

5. DEMAT ACCOUNT DETAILS

Depository (Please ✓) National Securities Depository Limited Central Depository Services [India] Limited

Depository Participant Name _____

DP - ID _____

Beneficiary Account Number _____

6. INVESTMENT DETAILS (Please ✓)

Scheme Name **SBI DEBT FUND SERIES** _____ Days _____ Months

Option (Please ✓) Dividend Growth Dividend facility (Please ✓) Payout Transfer

7. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

Bank Account Number _____

Bank Name _____

Branch Name _____

IFS Code _____

Total Amount to be blocked (Rs. In figures) _____

Rs. in words _____

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



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

TEAR HERE
ACKNOWLEDGEMENT SLIP
To be filled in by the Investor

ASBA Application Number _____

Date : ____/____/____

SBI DEBT FUND SERIES _____ Days _____ Months	Option (Please ✓) <input type="checkbox"/> Dividend <input type="checkbox"/> Growth
	Dividend facility (Please ✓) <input type="checkbox"/> Payout <input type="checkbox"/> Transfer

Received from : _____

Address _____

SCSB Account details:

A/c No. _____ Bank Name _____ Branch Name _____

Total Amount to be Blocked:

Rs. In figures _____ Rs. In words _____

SCSB Stamp, Signature

Date & time of receipt _____

8. DECLARATION & SIGNATURE

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

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

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

INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

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

SBIMF INVESTORS SERVICE CENTRES

AHMEDABAD: SBIMF Investors Service Centre, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006, Tel: (079)26423060, 26463090. **BANGALORE:** SBIMF Investors Service Centre, 1st Floor, Block I, SBI, LHO, Campus, 65, State Bank Road, Opp. Museum Road Post Office, Bangalore-560001, Tel: (080)22123784. **BHILAI:** SBIMF Investors Service Centre, F-7 Commercial Complex, Uttar Gangotri, Supela, G.E. Road, Bhilai-490 023, Tel: 0788- 2273261, 2272344. **BHOPAL:** SBIMF Investors Service Centre, 133, Kay Kay Business Centre, Above City Bank, M.P.Nagar Zone -I, Bhopal-462011, Tel: 0755-2557341. **BHUBANESHWAR:** SBIMF Investors Service Centre, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneswar-751001, Tel: (0674)2392401/501. **CHANDIGARH:** SBIMF Investors Service Centre, State Bank Of India, Local Head Office, 1st Floor, Sector - 17B, Chandigarh-160017, Tel: (0172)2709728. **CHENNAI:** SBIMF Investor Service Centre, Sigapi Achi Building II Floor, 18/3, Marshalls Road, Rukmani Lakshmi Pathy Road, Egmore, Chennai-600 008, Tel: 044 2854 3382 / 3383, 044 2854 3384 / 3385. **COIMBATORE:** SBIMF Investors Service Centre, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore-641 002, Tel: (0422) 2541666. **ERNAKULAM:** SBIMF Investors Service Centre, 28/218 II Floor, Manorama Junction, Above SBI Ernakulam South Branch, S A Road, Panampilly Nagar, Ernakulam-682036, Tel: (0484)2318886, 2318886, 2323489. **GOA:** SBIMF Investor Service Centre, Ground Floor, Kamat Chambers, Opp. Neptune Hotel, Panaji Goa- 403 001. Tel: (0832) 2235283 / 6642475. **GURGAON:** SBIMF Investor Service Centre, Vatika First India Place, Tower B, Ground Floor, Block A, Sushant Lok Phase I, M G Road, Gurgaon-122002, Tel-0124-4200828. **GUWAHATI:** SBIMF Investors Service Centre, Sethi Trust Building, Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel: (0361)2463704. **HYDERABAD:** SBIMF Investors Service Centre, 1st Floor, State Bank of India, Local Head Office, Koti, Hyderabad-500195, Tel: (040)24756241. **INDORE:** SBIMF Investors Service Centre, 215-216 City Centre, 2nd floor, 570 M.G. Road, Indore-452001. Tel: (0731)2541141. **JAIPUR:** SBIMF Investors Service Centre, 1st Floor, SBI Tonk Road Branch, Near Times of India Building, Tonk Road, Jaipur-302015, Tel: (0141)2740016/2740061. **KANPUR:** SBIMF Investor Service Centre, C/o State Bank of India, C/O SBI C & I Division - Main Branch M. G. Road Kanpur, Tel: (0512) 2331631. **KOLKATA:** SBIMF Investors Service Centre, Jeevandeep Bldg, No 1, Middleton Street, 9th Floor, Kolkatta-700 001, Tel: 22882342/22883767/22883768. **LUCKNOW:** SBIMF Investors Service Centre, G-16, Kasmande House, 2, Park Road, Hazratganj, Lucknow-226 001, Tel: 522 2286741, 2286742. **LUDHIANA:** SBIMF Investor Service Centre, C/o. State Bank of India, 1st Floor, Main Branch, Civil Lines, Ludhiana-141 001, Tel: (0161)2449849. **MUMBAI:** SBIMF Investors Service Centre, Ilaco House, 2nd Floor, P M Road, Fort, Mumbai-400 023, Tel: (022)66532800. **NAGPUR:** SBIMF Investors Service Centre, Shreeram Towers, 1st Floor, Unit No 133, Beside NIT Building, Kingsway, Nagpur-440001. Tel: 0712-6458368. **NEW DELHI:** SBIMF Investors Service Centre, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel: 011- 23466666. **PATNA:** SBIMF Investors Service Centre, Gr Floor, SBI Main Branch, West Gandhi Maidan, Patna-800001, Tel: 0612-3242047. **PUNE:** SBIMF Investors Service Centre, Madhuri Kishor Chambers, 3rd Floor, Near Passport Office, Senapati Bapat Road, Pune-411016, Tel: (020)25670961. **RANCHI:** SBIMF Investors Service Centre, C/o. State Bank of India, Upper Bazar Branch, 2nd Floor, Metro Market, Kutchery Road, Ranchi-834 001, Tel: 0651-2213413. **SURAT:** SBIMF Investors Service Centre, Athugar Street, Higher Ground Floor, Meghratna Complex, Nanpura, Surat-395 001, Tel: 0261-2462764/ 3994800/ 6646555. **THRIVANTHAPURAM:** SBIMF Investor Service Centre, Ground Floor, TC 25/373(9), Govt. Press Road, Near Secretariat, Thiruvananthapuram-695001, Tel: 0471-4011590/4011591/4011592. **VADODARA:** SBIMF Investors Service Centre, 101 - 105, Glacier Complex, Near Pizza In, Jaselpur Road, Vadodara-390007, Tel: 0265-2323010. **VIJAYAWADA:** SBIMF Investors Service Centre, Investors Service Centre, DNO.29-6-23, 1st Floor, Sri Raja Rajeswari Complex, Ramachandra Rao Road, Suryaraopeta, Vijayawada-520 002. Tel: 0866 2436113 / 2438217.

SBIMF INVESTOR SERVICE DESKS

AGRA: SBIMF Investors Service Desk, SBI Main Branch, Chipitola, Agra-282001 Tel: 0562-32555061, 4008091 9319124365 0562-4008091. **AJMER:** SBIMF Investor Service Desk, C/o SBI Special Branch, Ajmer-305001 Tel: (0145)2426284 9829067357. **ALLAHABAD:** UG-13, Vashishta Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad-211001 Tel: 0532-2261028 098 38 070470. **AMRITSAR:** SBIMF Investors Service Desk, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001 Tel: (0183)2221755 9855008415. **ANAND :** SBIMF Investors Service Desk, C/o State Bank of India, Nr D N High School, Station Road, Anand-388 001 Tel: (02692)- 243210 96380 46060. **AURANGABAD:** SBIMF Investors Service Desk, Vlrj Complex, Opp Big Cinema, Above Sbi Atm, Khadkeshwar, Aurangabad-431001 Tel: 0240 - 3244781 9890014781. **BAREILLY:** SBIMF Investors Service Desk, State Bank of India, Administrative Office, 1st Floor, MPST Cell, C-143, Civil Lines, Bareilly-243001 Tel: 07830111140. **BATHINDA:** SBIMF Investor Service Desk, State Bank of India, 1st Floor, A.D.B. Branch, Guru Kashi Marg, Bhatinda-151001 Tel: 9914208415. **BAVNAGAR:** SBIMF Investors Service Desk, C/o SBI waghawadi Road branch, "shubham complex", opp. Gulista Ground, Waghawadi Road, Bhavnagar-364002 Tel: 0278-25632488 9979920842. **BELGAUM:** SBIMF Investor Service Desk, C/o.SBI Main Branch, Near Railway Station Camp, Belgaum-590001 Tel: 0831-2422463 9980972463. **BELLARY:** SBIMF Investor Service Desk, C/o.SBI commercial Branch, Station Road Bellary-583101 Tel: 9740072463. **BOKARO:** SBIMF Investor Service Desk, C/o State Bank of India, Sector - 4, Main Branch, Bokaro Steel City, Bokaro-827004 Tel: 9304823011. **CALICUT:** SBIMF Investor Service

Desk, C/o SBI, 2nd Floor, Aydeed Complex, YMCA Cross Road, Calicut-673001 Tel: 0495 2768270, 4020079 9995806400. **CUTTACK:** SBI Investor Desk, 3rd Floor, City Mart, Above Vishal Mega Mart, Bajra Kabati Road, Cuttack-753001 Tel: 0671-2422972 9437079792 **DEHRADUN:** SBIMF Investors Service Desk, SBI Main Branch, 4, Convent Road, Dehradun-248001 Tel: (0135)2651719 9412992892. **DHANBAD:** Investor's Service Desk, C/o State Bank Of India, Main Branch, Bank More, Dhanbad-826001 Tel: 0326-2301545 9304823015. **DHARAMSHALA:** BIMF Investor Service Desk, Camp Office, State bank of India Regional Business office, Centre Point Building, Civil Line Dharamshala Tel: 9805344257. **DURGAPUR:** SBIMF Investors Service Desk, C/o State Bank of India, City Centre Branch, Durgapur-713216, Tel: 2544191/192 9800867455. **FARIDABAD :** SBIMF Investors Service Desk, C/o. SBI Commercial Br., 65, Neelam Bata Road, Near Mahalaxmi Hotel, NIT Faridabad, Haryana-121001 Tel: 0129-4030661 9999029351. **FEROZEPUR:** SBIMF Inveator Service Desk C/o State Bank OF India RBO, 120 Church Road Ferozepur Cantonment Ferozepur-152001 Tel: 9855008415. **GHAZIABAD:** SBIMF Investor Service Desk, SIB branch Ist Floor Navyug Market, Ghaziabad-201001 Tel: 0120-2797582, 9958448124. **GHORAKHPUR:** SBIMF Investors Service Desk, C/o State Bank of India, Gorakhpur Branch, Bank Road, Gorakhpur (U.P.) PIN-273001 Tel: 0551-2203378 9918001822. **GULBARGA:** SBIMF Investors Service Desk, C/o State Bank of India, P.B.No.3, Hyderabad Karnataka, Chamber of Commerce Bldg, Super Market, Gulbarga-585105 Tel: 9980872463. **GWALIOR:** SBIMF Investor's Service Desk, C/O State Bank Of India, Gwalior Main Branch, Bada, Lashkar Gwalior-474001 Tel: 0751-2447272 9977500199. **HALDWANI:** SBIMF Investors Service Point, SBI SME Main Branch, Nainital Road, Haldwani, Uttarakhand -263 139 Tel: 9412084061. **HISSAR:** SBI Funds Management Pvt Ltd, SBIMF Investors Service Desk, 42, Red Square Market, Nr.Hotel Regency, Hisar -125001, Haryana, Tel: 01662 238415 9729008415. **HUBLI:** SBIMF Investor Service Desk, C/o SBI, Post Box No.7, 1st Floor, Keshwapur, Hubli-580 023, Tel: (0836) 2368477 9900136273. **JABALPUR:** SBIMF Investor Service Desk C/o Sbi Personal Banking Branch, Near Bus Stand, Napier Town, Jabalpur-482001 Tel: 0761-2450542 9977500198. **JALANDHAR:** SBIMF Investors Service Desk, C /O State Bank Of India, Main Branch, 39-A, Green Park, Cool Road, Jalandhar, Tel: 0181-2238415 9855669498. **JAMMU:** SBIMF Investors Service Desk, C/ O State Bank of India, Zonal Office, 2nd Floor- Ansari, Bahu Plaza, Gandhi Nagar Jammu Tawi-180001 Tel: (0191) 2474975 Cell: 9906909643. **JAMNAGAR:** SBIMF Investors Service Desk, C/O SBI Main Branch, New Super Market, Jamnagar-361001 Tel: 0288-2660104 997986990. **JAMSHEDPUR:** SBIMF Investors Service Desk, C/o SBI Bistupur, 1st Floor, Main Branch, Jamshedpur-831001 Tel: (0657)2440446 9934360079. **JHANSI:** SBIMF Investors Service Desk, C/o SBI Main Barnch, Near Elite Crossing, Jhansi-284001 Tel: 0510-2330298 9838476959. **JODHPUR:** SBIMF Investors Service Desk, 201, Shree Plaza, 658 Residency Road, Sardarpura, Jodhpur-342003 Tel: 0291-2611928 9929098355. **KOLHAPUR:** SBIMF- Investor Service Desk, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416 001 Tel: 0231 - 2680880 9325663494. **KOTA:** SBIMF Investor Service Desk, SBI Main Branch, Chawani Choraha, Kota-324 005 Tel: (0744)2390631 9829067358. **KOTTAYAM:** ISD, C/O SBI Kalathipadi Branch, Opp.Karipal Hospital, K K Road, Kalathipadi, Vadavathoor P O, Kottayam-686010 (Yet to start the office) Tel: 9562008100. **MADURAI:** SBIMF Investors Service Desk, Ist Floor Suriya Towers, 273, Goodshed street, Madurai-625001 Tel: (0452)4374242 9894009779. **MANGALORE:** SBIMF Investors Service Desk, C/o State Bank Of India - Arya Samaj Road Branch, Balmatta, Mangalore-575003 Tel: (0824)2445892 9880272463. **MEERUT:** SBIMF Investors Service Desk, C/O SBI Zonal Office, Garh Road, Meerut-250005 Tel: 9927239025. **MORADABAD:** SBIMF Investor Service Desk, C/o SBI Main Branch, Civil Lines, Moradabad-244001 Tel: (0591) 2411411 9719004343. **MUZZAFFARPUR:** BIMF Investor Service Desk, 3rd Floor, Poddar Complex, SBI Regional Business Office, Opp Jubba Shani Park, Muzaffarpur-842002, Tel: 9473199059. **MYSORE:** SBI MF Investor Service Desk, Mothikhana Building, 1st Floor, New Sayyaji Rao Road, Mysore-570024 Tel: (0821)4242919 9900150919. **NASHIK:** SBIMF Investors Service Desk, Shop No-1, Shivneri Hieghts, Vise Mala, Near Ramdas Colony Garden, Nashik-422005. Tel: 0253- 6575888/ 2232553 98233 10253. **PANCHAKULA:** SBIMF Investor Service Desk C/o State Bank of India RBO Admin office Plot no. 1& 2 Block B City center, Sector -5 Panchkula-134197 Tel: 9592008415. **PANIPAT:** SBIMF Investors Service Desk, C /O State Bank of India, Main Branch, G T Road Panipat Tel: 0180-2648415 9896152400. **PONDICHERY:** C/o State Bank Of India, ADB Branch, Kamaraj Salai, Pondicherry-605 013 Tel: NA 94451 96934 NA. **RAIPUR:** SBIMF Investor Service Desk, C/o. SBI Main Branch, Jaisthambh Chowk, Raipur Tel: (0771)2543355 9826633577. **RAJAHMUNDRY :** SBIMF Investors Service Desk, C/o, SBH Main Branch, T Nagar, Rajahmundry-533 101 Tel: (0883)2434002 9959911874. **RAJKOT:** SBIMF Investors Service Desk, C/o SBI Rajkot Main Branch, 1st Floor, Jawahar Road, Rajkot-360 001 Tel: (0281)2239437 9825504876. **ROURKELA:** SBIMF Investors Service Desk, C/o- State Bank of India, panposh Road, Civil Township, Rourkela-769004SBI -R.I.E Branch Panposh Road, Civil Township Rourkela-769004 Tel: 0661-2400299 9437061978. **SALEM:** SBIMF Investors Service Desk, SBI Funds Management Pvt Ltd., Nakshatra Trade Mall", No.55/1, Ramakrishna Raod, Near Gopi Hospital, Salem-636007 Tel: 0427-4552289 97158 88008. **SAMBALPUR:** SBI Mutual Fund, State Bank Of India, Sambalpur Main Branch, Sambalpur, Dist.sambalpur, Orissa-768001 Tel: 0663-2410001 9437477730. **SHIMLA:** SBIMF Investor Service Desk, C/o State Bank of India, New Building (2nd Floor), Kali Bari, The Mall, Shimla, Tel: (0177) 2807608 9418008799. **SILIGURI:** SBIMF Investors Service Centre, Ganeshayan Building -2 Nd Floor, Beside Sky Star Building, Sevoke Road, Siliguri-734001 Tel: 0353-2537065 9933035302 0353- 2534206. **SRIGANGANAGAR:** SBIMF Investors Service Desk, SBI Main Branch, Ravinder Path, Sri Ganganagar-335001 Tel: 9829067384. **SRINAGAR :** SBI Funds Management Pvt Ltd., SBI Mutual Fund-Investors Service Desk, SBI Regional bussiness Office, 2Nd Floor, M.A Road, Srinagar, Tel: 0194-2474864 9906909642. **THIRUCHIRAPALLI:** SBIMF Investor Service Desk, State Bank of India, MICR Branch, Asha Arcade, 73, Promenade Road, Cantonment, Trichy-620001 Tel: 0431-4000667 9941541119. **TINSUKIA:** SBIMF Investors Service

Key Information Memorandum

Desk, 3rd Floor, State Bank of India, Tinsukia Branch, S.R. Lohia Road, Tinsukia, Assam Pin-786125 Tel: 03742332365 9957722157. **TIRUNELVELI** : SBI MF Investor Service Desk, 182 E, Shop no 7, Arunagiri Uma Complex, S.N.High Road, Tirunelveli-627001, Tel: 0462 4220023 98410 68673. **TIRUPATI**: SBIMF Investor Service Desk, C/O SBI Korlagunta Branch, Near Leelamahal Junction, Tirupathi-517501 Tel: (0877)6450828 9959911975. **UDAIPUR**: SBIMF Investors Service Desk, SBI City Branch, Babu Bazaar, Near Delhi Gate, Udaipur-313001 Tel: 9928191961. **VALSAD**: C/o SBI-Station Road Branch, 1st Floor Saakar Building, Station Road, Valsad-396001 Tel: 9979895440. **VARANASI**: SBIMF Investors Service Desk, 2nd Floor, Banaras TVS Bulding, D-58/12, A-7, Sigra, Varanasi-221010 Tel: 0542-2222492 9984507831. **VISHAKAPATNAM**: SBIMF Investor Service Desk, C/o.SBI Main Branch, Near Rednam Circle, Vishakhapatnam-530 020 Tel: 0891-3293018 9848411546. **WARANGAL**: SBIMF Investors Service Desk, 1st Floor, SBH Zonal Office, JPN Street, Warangal-506002 Tel: 9959911873.

SBIMF INVESTOR SERVICE POINT

BORIVALI , : SBIMF Investors Service, Shop No 16, Star Trade Centre, Sodawala Lane, Nr, Chamunda Circle, Borivali West-400092, Tel: 022-28927551-28922741. **KALYAN** , : SBIMF Investors Service Point, Shop No. 25, Ground Floor, Madhav Commercial Complex, Station Road, Kalyan (West)-421 301, Tel: 0251-2311850/2311980. **NEHRU PLACE**: SBIMF Investors Service Point, SBI, 40 Bakshi House, Nehru Place, New Delhi-110018, Tel: 011-26224606. **NOIDA**: SBIMF Investors Service Point, GF-07 ansal fortune arcade K- block, Sector - 18, Noida - U P Noida-201301, Tel: 0120 4232214. **PITAM PURA** : SBIMF Investor Service Point, H-4/G-10, Vardhman NX Plaza, Netaji Subhash Place, Delhi-110034, Tel: 011-23751974. **THANE**: SBIMF Investors Service Point, Shop No 1, Kashinath CHS, Ghantali Mandir Road Nr Ghantali Devi Mandir.Naupada, Thane-400602, Tel: 022-25401690, 25414594.

CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

AGARTALA: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala-799001, Tel: 381-9862923301, 2323009. **AGRA**: No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002, Tel: 0562-324 2267. **AHMEDABAD**: 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad-380 006, Tel: 079-3008 2468, 3008 2469. **AHMEDNAGAR**: 203-A,Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar , Ahmednagar -414 001 , Tel: 241-3204221. **AJMER**: AMC No. 423/30, Near Church, Brahampuri,Opp T B Hospital, Jaipur Road, Ajmer-305001, Tel: 0145-329 2040. **AKOLA**: Opp. RLT Science College, Civil Lines, Akola-444001, Tel: 724-3203830. **ALIGARH**: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001, Tel: 571-3200301. **ALLAHABAD**: 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad-211001, Tel: 0532-329 1274. **ALLEPPEY**: Bldg. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey-688011, Tel: 477-3209718. **ALWAR**: 256A, Scheme No:1, Arya Nagar, Alwar-301001. **AMARAVATI**: 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati-444601, Tel: 0721-329 1965. **AMBALA**: Opposite PEER, Bal Bhavan Road, Ambala, 721-134003, Tel: 171-3248787. **AMRITSAR**: SCO - 18J, 'C', B LOCK RANJIT AVENUE, Amritsar-140001, Tel: 0183-5099995, 3221379. **ANAND**: 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand-388001, Tel: 02692-325071. **ANANTAPUR**: 15-570-33, I Floor, Pallavi Towers, Anantapur , Anantapur -515 001, Tel: 8554-326980, 326921. **ANDHERI (PARENT: MUMBAI ISC)**: 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E), Andheri, Andheri-400069, Tel: 22-25261431. **ANGUL**: Similipada, Angul, Angul-759122, Tel: 6764-329990. **ANKLESHWAR**: Shop No - F -56, First Floor,Omkar Complex, Opp Old Colony,Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch -393002, Tel: 02646-310207. **ASANSOL**: Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303, Tel: 0341-329 5235, 329 8306. **AURANGABAD**: Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad-431001, Tel: 0240-329 5202. **BAGALKOT**: No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumatagi Motors, Station Road, Near Basaveshwar Circle, Bagalkot, Bagalkot -587 101, Tel: 0 93791 85477. **BALASORE**: B C Sen Road, Balasore-756001, Tel: 06782-326808. **BANGALORE**: Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore-560 042, Tel: 080-3057 4709, 3057 4710. **BAREILLY**: F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly-243001, Tel: 581-3243322. **BASTI**: Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School). , Station Road, Basti-272002, Tel: 5542-327979. **BELGAUM**: 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum-590006, Tel: 0831-329 9598. **BELLARY**: No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary-583103, Tel: 08392-326848. **BERHAMPUR**: First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur-760001, Tel: 0680-3205855. **BHAGALPUR**: Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur-812002, Tel: 641-3209094. **BHARUCH (PARENT: ANKLESHWAR TP)**: F-108, Rangoli Complex, Station Road, Bharuch, Bharuch -392001, Tel: 9825304183. **BHATINDA**: 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR**: 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar-364002, Tel: 0278-3208387, 2567020. **BHILAI**: 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai-490020, Tel: 0788-4050560. **BHILWARA**: Indraparstha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara-311001, Tel: 01482-231808, 321048. **BHIWANI**: 24-25, 1st floor, City Mall, Hansi Gate, Bhiwani -127021, Tel: 1664-326358. **BHOPAL**: Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011, Tel: 0755-329 5873. **BHUBANESWAR**: Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square,

Kharvel Nagar, Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. **BHUJ**: Data Solution, Office No:17, 1st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch-370001, Tel: 02832-320924. **BHUSAWAL (PARENT: JALGAON TP)**: 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201. **BIKANER**: F 4,5 Bothra Complex, Modern Market, Bikaner, Bikaner-334001, Tel: 151-3201590. **BILASPUR**: Beside HDFC Bank, Link Road, Bilaspur, Bilaspur-495 001, Tel: 7752-327886. **BOKARO**: Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro -827004, Tel: 06542-324 881. **BURDWAN**: 399, G T Road, Basement of Talk of the Town, Burdwan-713101, Tel: 0342-320 7077. **C.R.AVENUE (PARENT: KOLKATA ISC)**: 33, C.R Avenue, 2nd floor, Room No.13, Kolkata, Kolkata-700012, Tel: 9339746915. **CALICUT**: 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut-673016, Tel: 0495-325 5984. **CHANDIGARH**: Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh-160 017, Tel: 0172-304 8720, 304 8721. **CHANDRAPUR**: Above Mustafa Decor, Hakimi Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur, Chandrapur-442 402, Tel: 7172-313885. **CHENNAI**: Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034, Tel: 044-39115 561, 39115 562. **CHENNAI (OMR)**: Ground Floor, 148 Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, Chennai-600097, Tel: 44-30407144. **CHHINDWARA**: Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara-480 001, Tel: 7162-321163. **CHITTORGARH**: 187 Rana Sanga Market, Chittorgarh -312001, Tel: 1472-324810. **COCHIN**: Ittoop's Imperial Trade Center , Door No. 64/5871 - D, 3rd Floor, M. G. Road (North), Kochin-682 035, Tel: 0484-323 4658. **COIMBATORE**: Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore-641 002, Tel: 0422-301 8000. **CUTTACK**: Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001, Tel: 0671-. **DARBHANGA**: Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga, Darbhanga-846001, Tel: 6272-326989. **DAVENEGERE**: 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN**: 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR**: S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112 , Tel: 6432-320227. **DHANBAD**: Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad-826001, Tel: 0326-2304675. **DHARMAPURI**: 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri -636 701, Tel: 4342-310304. **DHULE**: H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule-424 001, Tel: 2562-329902. **DURGAPUR**: City Plaza Building, 3rd floor, City Centre, Durgapur-713 216, Tel: 0343-329 8890, 329 8891. **ELURU**: No 23 B-4-73, Andhra Bank Lane, Opp Srinivasa Theatre, Ramachandra Rao Peta, Eluru-534002, Tel: 8812-322000. **ERODE**: 197, Seshaiyer Complex, Agraharam Street, Erode-638001, Tel: 0424-320 7730. **FAIZABAD**: 64 Cantonment, Near GPO, Faizabad, Faizabad-224001, Tel: 5278-310664. **FARIDHABAD**: B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001, Tel: 0129-3241148. **FIROZABAD**: Shop No. 19, 1st Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad-283203, Tel: 5612-321315. **GANDHIDHAM**: Plot No.261 1st Floor Sector 1A, Om Mandap Galli, Gandhidham-370 201, Tel: 2836-313031. **GHAZIABAD**: 113/6 I Floor, Navyug Market, Gazhiabad-201001, Tel: 0120-3266917. **GOA**: No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) -403 001, Tel: 0832-325 1755, 325 1640. **GONDAL (PARENT RAJKOT)**: Kailash Complex, Wing -A, Office No. 80, Opp. Khedut Décor, Gondal-360 311, Tel: 0281-329 8158. **GONDIA**: Shri Talkies Road, Gondia-441601, Tel: 7182-321680. **GORAKHPUR**: Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur-273001, Tel: 0551-329 4771. **GULBARGA**: Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Gulbarga-585 101, Tel: 8472-310119. **GUNTUR**: Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002, Tel: 0863-325 2671. **GURGAON**: SCO - 16, Sector - 14, First floor, Gurgaon-122001, Tel: 0124-326 3763. **GUWAHATI**: A.K. Azad Road, Rehabari, Guwahati-781008, Tel: 0361-260 7771. **GWALIOR**: G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre., Gwalior-474002, Tel: 0751-320 2311. **HALDIA**: 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, . ., Haldia, Haldia-721 602, Tel: 3224-320273. **HALDWANI**: Durga City Centre, Nainital Road, Haldwani, Haldwani -263139, Tel: 5946-313500. **HAZARIBAG**: Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR**: D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar -383 001, Tel: 2772-321080. **HISAR**: 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR**: Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR**: Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur-635109, Tel: 04344-321002. **HOWRAH (PARENT: KOLKATA ISC)**: Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah, Howrah-711106, Tel: 9331737444. **HUBLI**: No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD**: 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473. **ICHALKARNAJI (PARENT KOLHAPUR)**: 12/178, Behind Congress Committee Office, Ichalkarnaji-416 115, Tel: 231-3209356. **INDORE**: 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **JABALPUR**: 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR**: R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128. **JALANDHAR**: 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar-144001, Tel: 0181-2222882. **JALGAON**: Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA C.C. (PARENT: AURANGABAD)**: Shop No: 11, 1st Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road, Jalna, Jalna-431 203. **JAMMU**: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004, Tel: 0191-9906082698, 2432601. **JAMNAGAR**: 217/218, Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR**: Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur-831001, Tel: 0657-3294202. **JAUNPUR** : 248, Fort Road, Near Amber Hotel, Jaunpur-

Key Information Memorandum

222001, Tel: 5452-321630. **JHANSI:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi-284001, Tel: 510-3202399. **JODHPUR:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JUNAGADH:** Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh-362001, Tel: 0285-3200909. **KADAPA:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa-516 001, Tel: 8562-322099. **KAKINADA:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Kakinada-533 001, Tel: 884-320 7474, 320 4595. **KALYANI:** A - 1/50, Block - A, Dist Nadia, Kalyani-741235, Tel: 033-32422712. **KANCHIPURAM:** New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram-631 501, Tel: 44-37210001. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur-670004, Tel: 497-324 9382. **KANPUR:** I Floor 106 to 108, City Centre Phase II, 63/ 2, THE MALL, Kanpur-208 001, Tel: 0512-3918003, 3918000. **KARIMNAGAR:** HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar-505 001, Tel: 878-3205752, 3208004. **KARNAL (PARENT :PANIPAT TP):** 7, Ist Floor, Opp Bata Showroom, Kunjapura Road, Karnal, Karnal -132001, Tel: 9813999809. **KARUR:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur -639002, Tel: 4324-311329. **KATNI:** 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, KATNI-483 501, Tel: 7622-322104. **KESTOPUR C.C. (PARENT KOLKATA):** 148, Jessore Road, Block B 2nd floor, Kolkata, Kolkata-700074, Tel: 033-32415332. **KHAMMAM:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM-507 001, Tel: 8742-323972. **KHANNA :** Shop No :- 3, Bank of India Building, Guru Amar Dass Market, Khanna-141401, Tel: 1628-322440. **KHARAGPUR:** H.NO.291/1, Ward No-15, Malancha Main Road, Opposite Uco Bank, Kharagpur, Kharagpur-721301, Tel: 3222-323984. **KOLHAPUR:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **KOLKATA:** "Saket Building", 2nd floor, 44 Park street, Kolkata-700016, Tel: 033-32550760, 3058 2285. **KOLLAM:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam-691001, Tel: 474-3248376. **KOTA:** B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM:** KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam-686001, Tel: 0481-3207 011. **KUMBakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam-612001, Tel: 435-3200911. **KURNOOL:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Kurnool -518 004, Tel: 8518-312 978, 312 970. **LATUR:** Vypari Dharm Shala, Office No. 2, 2nd Floor, Above Dr. Mahesh Unnai Hospital, Near Kamdar Petrol Pump Main Road, Latur, Latur-413531, Tel: 2382-341927. **LUCKNOW:** Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow-226 001, Tel: 0522-391 8000, 391 8001. **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301 8000, 301 8001. **MADURAI:** 86/71A, Tamilsangam Road, Madurai-625 001, Tel: 0452-325 2468. **MALDA:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 3512-329951. **MANGALORE:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003, Tel: 0824-325 1357, 325 2468. **MANIPAL:** Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal-576104, Tel: 0820-325 5827. **MAPUSA (PARENT ISC : GOA):** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Mapusa-403 507, Tel: 9326126122. **MARGAO:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao-403 601, Tel: 832-3224658. **MATHURA:** 159/160 Vikas Bazar, Mathura-281001, Tel: 0565-3207007. **MEERUT:** 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002, Tel: 0121-325 7278. **MEHSANA:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana-384 002, Tel: 2762-323985, 323117. **MOGA:** Gandhi Road, Opp. Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MORADABAD:** B-612 'Sudhakar', Lajpat Nagar, Moradabad-244001, Tel: 0591-329 9842. **MUMBAI:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469. **MUZZAFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 0621-3207052. **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore-570009, Tel: 0821-3294503. **NADIAD (PARENT TP: ANAND TP):** 8, Ravi Kiran Complex, Ground Floor Nanakumbhath Road, Nadiad, Nadiad -387001. **NAGPUR:** 145 Lendra, New Ramdaspath, Nagpur-440 010, Tel: 0712-325 8275, 3258272. **NAMAKKAL:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. **NANDED:** Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded, Nanded-431 605, Tel: 2462-315980. **NANDYAL:** Shop No.: 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, NANDYAL -518 501, Tel: 8514-322131. **NASIK:** Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik-422005, Tel: 0253-325 0202. **NAVARI:** Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimmnabai Road, Navasari-396445, Tel: 02637-327709. **NELLORE:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore-524001, Tel: 0861-329 8154, 320 1042. **NEW DELHI:** 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi -110 001, Tel: 011-3048 1205. **NIZAMABAD:** D. No. 5-6-209, Saraswathi Nagar, NIZAMABAD, NIZAMABAD-503001, Tel: 8462-310007, 310008. **NOIDA:** B-20, Sector - 16, Near Metro Station, Noida-201301, Tel: 120-3043335. **ONGOLE:** Dr No. 34/1/76, Old Govt. Hospital Road, Opp. Konjetti Apt Guptha's Paradise, ONGOLE-523 001, Tel: 8592-322708, 322707. **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. **PALANPUR:** Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur, Palanpur-385 001, Tel: 2742-321811. **PANIPAT:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. **PATHANKOT:** 13 - A, Ist Floor, Gurjeet Market, Dhangu Road, Pathankot-145001, Tel: 186-3205010. **PATIALA:** 35, New Lal Bagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna-800 001, Tel: 0612-325 5284, 325 5285. **PONDICHERRY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORBANDAR:** II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar -360575, Tel: 286-3207767.

PRODDATUR: Dwarakmayee, D No 8/239, Opp Saraswathi Type Institute, Sreeramula Peta, Proddatur-516360, Tel: 8564-321011. **PUNE:** Nirmithi Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune-411 004, Tel: 020-3028 3005, 3028 3003. **RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli, Rae Bareli -229001, Tel: 535-3203360. **RAIPUR:** HIG,C-23 , Sector - 1, Devendra Nagar, Raipur-492004, Tel: 0771-3296 404, 3290830. **RAJAHMUNDY:** Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvari Street, T Nagar, Rajahmundry-533101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117, Tel: 4563-327520. **RAJKOT:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayatal, Ranchi-834001, Tel: 0651-329 8058. **RATLAM:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. **ROHTAK:** 205, 2nd Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak-124001, Tel: 01262-318589. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROPAR:** SCF - 17 Zail Singh Nagar, Ropar, Ropar -140001, Tel: 1881-324761. **ROURKELA:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela-769001, Tel: 0661-329 0575. **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar-470 002 , Tel: 7582-326894. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur-247001, Tel: 132-3255591. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal & Associates, Opp.Town High School,Sansarak, Sambalpur-768001, Tel: 0663-329 0591. **SANGLI (PARENT: KOHLAPUR):** Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli, Sangli-416416, Tel: 9326016616. **SATARA:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **SATNA:** 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, SATNA, SATNA-485 001, Tel: 7672-320896. **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHIMLA:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga-577 201, Tel: 8182-322 980. **SILIGURI:** No 7, Swamiji Sarani, Ground Floor, Ground Floor,Hakimpara, Siliguri-734001, Tel: 0353-329 1103. **SIRSA:** Gali No:1, Old Court Road, Near Railway Station Crossing, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur-261001, Tel: 5862-324356. **SOLAN:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212, Tel: 1792-321075. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur-413001, Tel: 0217-3204200. **SONEPAT:** Shopo No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonapat-131 001, Tel: 130-3203021. **SRANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam, Srikakulam-532 001, Tel: 8942-321 900, 321 901. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 9389403149. **SURAT:** Plot No.629,2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat-395 001, Tel: 0261-326 2267, 326 2468. **SURENDRANAGAR:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar-363035, Tel: 2752-320233. **TANJORE:** 1112, West Main Street, Tanjore-613 009, Tel: 4362-319022. **THANE:** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road,Near Hanuman Temple, Naupada, Thane -400 602, Tel: 22-31920050. **THIRUPPUR:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur-641601, Tel: 0421-3201271. **THIRUVALLA:** Central Tower, Above Indian Bank, Cross Junction, Thiruvalla-689101, Tel: 469-3208430, 3200923. **TINSUKIA:** Dhawal Complex, Gr.Floor, Durgabari, Rangagora Road Nr.Dena Bank, PO.Tinsukia, Tinsukia-786 125, Tel: 374-2336742. **TIRUNELVELI:** 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli-627001, Tel: 0462-320 0308. **TIRUPATHI:** Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi-517501, Tel: 0877-3206887. **TRICHUR:** Room No.26/27, DEE PEE Plaza, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909. **TRIVANDRUM:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004, Tel: 0471-324 0202. **TUTICORIN:** 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main,Palayamkottai Road, Tuticorin, Tuticorin-628 008, Tel: 461-3209960. **UDAIPUR:** 32 Ahinsapuri, Fatehpura Circle, Udaipur-313004, Tel: 0294-3200054. **UJJAIN:**, 123, 1st Floor, Siddhi Vinanyaka Trade Centre, Saheed Park, Ujjain -456 010, Tel: 734-3206291. **UNJHA (PARENT: MEHSANA):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha -384 170,. **VADODARA:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007, Tel: 0265-301 8032, 301 8031. **VALSAD:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001, Tel: 02632-324623. **VAPI:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 260-3201249, 3201268. **VARANASI:** C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi-221002, Tel: 0542-325 3264. **VASCO C.C. (PARENT GOA):** No.DU8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da Gama, Vasco da Gama-403802, **VELLORE:** No:54, Ist Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore-632004, Tel: 0416-3209017. **VERAVAL:** Opp. Lohana Mahajan Wadi, Satta Bazar, Veraval, Veraval-362 265, Tel: 2876-322900. **VIJAYAWADA:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada-520 010, Tel: 0866-329 9181, 329 5202. **VISAKHAPATNAM:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam-530 016, Tel: 0891-329 8397, 329 8374. **WARANGAL:** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal-506001, Tel: 0870-320 2063, 320 9927. **WARDHA:** Opp. Raman Cycle Industries, Krishna Nagar, Wardha -442 001, Tel: 7152-327346. **YAMUNA NAGAR:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar-135 001, Tel: 1732-316770. **YAVATMAL:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatma-445 001, Tel: 7232-322780.