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

Mutual Fund :
SBI MUTUAL FUND
A partner for life

KEY INFORMATION MEMORANDUM

SBI DEBT FUND SERIES

A close ended debt scheme

SBI DEBT FUND SERIES - 90 DAYS - 63

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

NEW FUND OFFER OPENS ON : MAY 16, 2012 | **NEW FUND OFFER CLOSES ON : MAY 16, 2012**

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	3
366 Days	5

Asset Allocation Pattern

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Debt & money market securities	60%	100%	Low to medium
Government Securities	0%	40%	Low

The Scheme shall not participate in repo in corporate debt.

The scheme SBI Debt Fund Series - 90 Days - 63 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.

Instruments \ Credit rating	AAA/A1+	AA	A	BBB
CDs	95%-100%	-	-	-
CBLO,T-Bill and Government of India Securities	0%-5%	-	-	-

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. 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.

Scheme will not invest in real estate sector & airlines sector.

The Scheme shall not invest in derivatives.

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.

Investment Strategy	SBI Debt Fund Series is a Close-ended Debt Scheme and the objective is to provide regular income, liquidity and returns to the investors through investments in a portfolio comprising of debt instruments such as Government Securities, PSU & Corporate Bonds and Money Market Instruments Investments under SDFS series would be made only in securities which mature on or before the date of the maturity of the Scheme. The scheme has the flexibility to invest in the entire range of debt instruments and would seek to minimise interest rate risk while avoiding credit risks. The issuer selection for credit exposure would be based on financial parameters such as Turnover, Net Worth, Gearing, Interest Coverage Ratio and Profitability track record. Companies in the investment universe are initially screened on the basis of Management quality, Business and Industry analysis & Feedback from creditors/ Rating agencies. Companies which meet the initial screening norms are then evaluated on the financial norms for consideration in the investment. The scheme would make investment in securities in the investment universe based on market spreads and liquidity, so as to match the investment horizon with the scheme maturity. Investment in sovereign papers would be based on interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data and trends in macro variables such as credit growth, liquidity, money supply growth, fiscal numbers and the global interest environment. **Features differentiating among different series of funds are as follows:** **<u>90 day Fund:</u>** **Maturity:** The fund matures at the end of 90 days. **Investor profile**: Ideally suited for investors with investment horizon of 90 days **Liquidity:** In normal market situation, 90 day papers have very high liquidity compared to higher maturity papers (6 Months, 1 Year etc) **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) **Securities:** The fund will invest in short term debt assets. **<u>366 day Fund:</u>** **Maturity:** The fund matures at the end of 366 days. **Investor profile**: Ideally suited for investors with investment horizon of 366 days **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) **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) **Securities:** The fund will invest in short term debt assets with maturity not exceeding 366 days .
Risk Profile of the Scheme	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: 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: 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	Investments in debt securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification. In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market. Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants. For risk control, the following may be noted: **Liquidity risks:** The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities. **Interest Rate Risk:** Changes in interest rates affect the prices of bonds. If interest rates rise the prices of bonds fall and vice versa. A well-diversified portfolio may help to mitigate this risk. Additionally, the fund will invest in securities maturing on or before the maturity of the fund. Hence, while the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the scheme. **Volatility risks:** There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification. Further, the fund will invest in a basket of debt and money market securities maturing on or before maturity of the fund with a view to hold them till the maturity of the fund. To that extent the Volatility risk will be mitigated in the scheme. **Credit Risks** Credit risk shall be mitigated by investing in rated papers of the companies having the sound back ground, strong fundamentals, and quality of management and financial strength of the Company.

Credit evaluation policy	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. For every issuer we focus on 4 Cs of credit • 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 Key focus areas are • Management Quality • Financial Analysis • Business Analysis • Industry Analysis • Regulatory Environment • Feedback from Creditors • Other Issues; auditor report and qualifications, etc Regular management interaction at various levels, supported by plant visits, interaction with rating agencies is part of the process.		
Plans /Options	Growth and Dividend option. Dividend option will have the facility of Payout & Transfer. Under Dividend Transfer facility, investors will have the option to transfer dividend declared in the SDFS, in any of the open ended scheme of SBIMF. Dividend transfer facility will be available to NFO investors only. Growth will be the default option & dividend payout will be default facility. 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.		
Switch Out	Investors can switch out from the scheme only at the time of the maturity of the scheme. Investors have the option of giving switch request at the time of investment itself, for switching the entire corpus on SDFS maturity to any open ended scheme of the SBIMF. If investor has opted for switch out at the time of investment & wishes to change the switch out option, investor has to give the written request, 30 days in advance before the maturity date.		
Applicable NAV	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.		
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	• SDFS – 90 Days would be benchmarked to CRISIL Liquid Fund Index • SDFS – 366 Days 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**	**SBI Mutual Fund**
	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	**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	Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement: The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before tenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month: Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is issued, on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period: Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement. 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.

Date : 30th March, 2012

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	3	1. SBI Debt Fund Series-90 Days Fund – 63 2. SBI Debt Fund Series-90 Days Fund – 64 3. SBI Debt Fund Series-90 Days Fund – 65
366 Days	5	1. SBI Debt Fund Series-366 Days Fund – 1 2. SBI Debt Fund Series-366 Days Fund – 2 3. SBI Debt Fund Series-366 Days Fund – 3 4. SBI Debt Fund Series-366 Days Fund – 4 5. SBI Debt Fund Series-366 Days Fund – 5

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: S**ignatures 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"**. 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/ 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 nomniation 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 excercised, "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. 15. Instructions for filing application form are given on the page no.16.

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 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 charge**s) 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.

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

APPLICATION NO.

SBI DEBT FUND SERIES
A close ended debt scheme

APPLICATION FORM

ARN & Name of Distributor	Branch Code (only for SBI and Associate Banks)	Sub-Broker Code	Reference No. (To be filled by Registrar)

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 ✓)

☐ Savings	☐ NRO	☐ FCNR
☐ Current	☐ NRE	☐ 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 A PARTNER FOR LIFE

Sponsor : State Bank of India
Investment Manager : SBI Funds Management Pvt. Ltd.
(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	☐ Dividend ☐ Growth	☐ Payout ☐ Transfer			

Attachments

All purchases are subject to realisation of cheque / demand draft

7. INVESTMENT AND PAYMENT DETAILS : I/We would like to invest in the following Scheme of SBI Mutual Fund

Cheques/Demand Draft should be drawn in favour of "SBIMF - SDFS– XXX Days".

Scheme Name	**SBI DEBT FUND SERIES** _____ **Days**		
Option (Please ✓)	☐ Dividend ☐ Growth	**Dividend facility (Please ✓)**	☐ Payout ☐ Transfer
In case of Dividend Transfer facility, please mention target scheme along with plan/option.	**Scheme / Plan / Option** _____		

Cheque / DD Amount (Rs.)	**Drawn on Bank and Branch**	**Cheque / D.D. No. & Date**

Investment Amount (Rs. in Figures)	**Investment Amount (Rs. in Words)**

8. SWITCH OUT (on maturity) : I wish to transfer entire corpus at the time of the maturity of the scheme to the below mentioned scheme/plan/option.

Scheme / Plan / Option _____

9. GENERAL INFORMATION – Please (✓) wherever applicable

Status (Please (✓))				**Mode of Holding (Please (✓))**	**Occupation (Please (✓))**	
☐ Individual	☐ PSU	☐ Partnership Firm	☐ Bank	☐ Single	☐ Professional	☐ Housewife
☐ Trust	☐ FII	☐ Minor through Guardian	☐ PIO	☐ Joint	☐ Business	☐ Retired
☐ Society	☐ HUF	☐ Company/Body Corporate	☐ NRI	☐ Any one or Survivor	☐ Student	☐ Service
☐ AOP/BOI	☐ Sole Proprietor	☐ Government Body	☐ Others _____		☐ Others _____	

10. DEMAT ACCOUNT DETAILS –(Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository

Do you want Units of SDFS in Demat Form (Please (✓)) ☐ Yes ☐ No If Yes, please provide the below details

National Securities Depository Limited (NSDL)	**Central Depository Services (India) Limited (CDSL)**
Depository	Depository
Participant Name _____	Participant Name _____
DP ID No. I N	Target ID No.
Beneficiary Account No.	

11A. NOMINATION : I wish to nominate the following person/body to receive the amount to my credit in the event of my death. (With effect from 01/04/2011,for individual investors applying with single holding, Nomination is mandatory. However, in case you do not wish to nominate please sign point 10 B.)

Name of the Nominee		**Percentage**	⊗ **Signature of Nominee/Guardian**
Name of the Guardian			
Relationship		**Date of Birth*** D D M M Y Y Y Y	
Address of Nominee/ Guardian			
Name of the Nominee		**Percentage**	⊗ **Signature of Nominee/Guardian**
Name of the Guardian			
Relationship		**Date of Birth*** D D M M Y Y Y Y	
Address of Nominee/ Guardian			
Name of the Nominee		**Percentage**	⊗ **Signature of Nominee/Guardian**
Name of the Guardian			
Relationship		**Date of Birth*** D D M M Y Y Y Y	
Address of Nominee/ Guardian			

11B. NOMINATION : I do not wish to nominate any person at the time of making the investment.

Signature

12. SERVICES

☐ I/We would like to receive the application form for obtaining PIN to view my/our account information online

13. DECLARATION & SIGNATURE

"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**	

TEAR HERE

All future communication in connection with this application should be addressed to the Registrars to the scheme or SBIMF Corporate Office.

Investment Manager :
SBI Funds Management Pvt. Ltd.
(A Joint Venture between SBI & AMUNDI)
191, Maker Towers 'E', Cuffe Parade,
Mumbai - 400 005.
Tel.: 022-22180244/22180221, Fax : 022 -22180244
E-mail : customer.delight@sbimf.com
Website : www.sbimf.com

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
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

SBI DEBT FUND SERIES
A close ended debt scheme

ASBA Application No. _____ **Date** D D M M Y Y Y Y

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

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

BROKER/AGENT INFORMATION		FOR OFFICE USE ONLY			
Name and AMFI Regn. No.	Sub Broker Name & Code	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			
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.

TEAR HERE

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)

ACKNOWLEDGEMENT SLIP

To be filled in by the Investor

ASBA Application Number_____ Date : _____/_____/_____

SBI DEBT FUND SERIES _____ **Days**

Option (Please ✓)	☐ Dividend	☐ Growth
Dividend facility (Please ✓)	☐ Payout	☐ 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 _____

Date & time of receipt _____

SCSB Stamp, Signature

8. DECLARATION & SIGNATURE

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

1. 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.
2. 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.
3. 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.
4. 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.
5. If the Bank Account specified in theASBA Application Form does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
6. 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.
7. 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.
8. 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, 26423070. **BANGALORE:** SBIMF Investors Service Centre, 1st Floor, Block I, SBI, LHO, Campus, 65, State Bank Road, Opp. Museum Road Post Office, Bangalore-560001, Tel: (080) 22123784, 22272284, 22122507. **BHILAI:** SBIMF Investors Service Centre, F-7 Commercial Complex, Uttar Gangotri, Supela, G.E. Road,Bhilai-490 023, Tel: 0788- 2273261, 2272344, 0788 – 4010955 . **BHOPAL:** SBIMF Investors Service Centre, 133, Kay Kay Business Centre, Above City Bank, M.P.Nagar Zone -I, Bhopal-462011, Tel: 0755-2557341, 0755-4288277, 4288276. **BHUBANESHWAR:** SBIMF Investors Service Centre, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneshwar-751001, Tel: (0674) 2392401/501. **CHANDIGARH:** SBIMF Investors Service Centre, State Bank Of India,Local Head Office, 1st Fllor, Sector - 17B, Chandigarh-160017, Tel: (0172)2709728, 0172-2711869,. **CHENNAI:** SBI MF-Investor Service Centre,Sigapi Achi Building Ii Floor,18/3, Marshalls Road, Rukmani Lakshmipathy Road,Egmore,Chennai - 600 008, Tel: 044 2854 3382 / 3383 ,044 2854 3384 / 3385, 044 4204 5081. **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, 0124-4081769. **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, 0361-2463747. **HYDERABAD:** SBIMF Investors Service Centre, 1st Floor, State Bank of India, Local Head Office, Koti, Hyderabad-500195, Tel: (040)24756241, 040-24756066 . **INDORE:** SBIMF Investors Service Centre, 215-216 City Centre, 2nd floor,570 M.G. Road, Indore-452001. Tel: (0731)2541141, 0731-4045944. **JAIPUR:** SBIMF Investors Service Centre, 1st Floor,SBI Tonk Road Branch,Near Times of India Building,Tonk Road, Jaipur-302015, Tel: (0141)2740016/2740061, 0141-2740023. **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, 2449859. **MUMBAI:** SBIMF Investors Service Centre, Ilaco House, 2nd Floor, P M Road, Fort, Mumbai-400 023, Tel: (022)66532800, 66532801/02. **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, 25653398, 25653399. **RANCHI:** SBIMF Investors Service Centre, C/o. State Bank Of India,Upper Bazar Branch, 2nd Floor, Metro Market, Kutchery Road, Ranchi-834 001, Tel: 0651-2213413, 0651-2213212. **SURAT:** SBIMF Investors Service Centre ,Athugar Street, Higher Ground Floor,Meghratna Complex, Nanpura,Surat – 395 001, Tel: 0261-2462764/ 3994800/ 6646555, 0261 – 39948001/2462764. **THRIVANTHAPURAM:** SBIMF Investor Service Centre, Ground Floor, TC 25/373(9),Govt. Press Road,Near Secretariat,Thiruvananthapuram – 695001, Tel: 0471-4011590/4011591/4011592, 0471-2324790. **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, 0866 2440600.

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, VIRAJ 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,Ist Floor, MPST Cell,C-143, Civil Lines,Bareilly- 243001, Tel: O7830111140. **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:** SBIMF Investor Service Desk, C/o SBI, 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: State Bank of India,Market Branch,Laxmi Complex,Near Court Circle,Hubli-580029, Tel: 0836-2368477., 9900136273, 9740 072 463. **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 SBI, Main Branch,39-A, Green Park, Cool Road ,Jalandhar, Tel: 0181-2238415, 9855669498. **JAMMU:** SBIMF Investors Service Desk, C/o SBI, Zonal Office, 2nd Floor- Ansari, Bahu Plaza, Gandhi Nagar Jammu Tawi-180001, Tel: -(0191) 2474975, 9906909643. **JAMNAGAR:** SBIMF Investors Service Desk, C/o SBI Ranjit Road Branch,Ranjit Road, 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. **JODHUPUR:** 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/0 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:** SBIMF 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. **PATIALA:** SBIMF Investor Service Desk, C/o SBI Main Branch, Chotti Baradari, The Mall, Patiala-147001, Tel: 0175-2300058, 9814488415. **PONDICHERY:** C/o State Bank Of India, ADB Branch, Kamaraj Salai, Pondicherry-605 013, Tel: NA, 94451 96934. **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 SBI, 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. **SHILLONG:** SBIMF Investor Service Desk,SBI Shillopng Main Branch, Shillong, Meghalaya, Tel: 9436730174. **SHIMLA:** SBIMF Investor Service Desk,C/o State Bank of India,New Building (2nd Floor),Kali Bari, The Mall,Shimla-171003, Himachal Pardesh, 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. **SONEPAT:** SBIMF Investor Service

Desk, C/o State Bank of India Atlas Cycle Branch, Atlas Cycle road, Model Town, Sonepat-131001. **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. **THRISSUR:** SBIMF Investors Service Desk. **TINSUKIA:** SBIMF Investors Service Desk, 3rd Floor, State Bank of India ,Tinsukia Branch, S.R. Lohia Road,Tinsukia, Assam Pin-786125, Tel: O3742332365, 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,Bapu 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. **CHINCHWAD:** SBIMF Investors Service Point,Shop No. 1. Ratnakar Bldg, Pavan Nagar,Opp P N Gadgil Showroom, Chapekar Chowk, Chinchwad Pune-411033, Tel: 020-27355721. **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, 9999029354. **NOIDA:** SBIMF Investors Service Point, GF-07 ansal fortune arcade K- block, Sector – 18, Noida – U P NOIDA-201301, Tel: 0120 4232214, 9999029356. **PITAM PURA:** SBIMF Investor Service Point,H-4/G-10,Vardhman NX Plaza,Netaji Subhash Place,Delhi-110034, Tel: 011-23751974, 9999029353. **THANE:** SBIMF Investors Service Point, Shop No 1, Kashinath CHS, Ghantali Mandir Road Nr Ghantali Devi Mandir.Naupada, Thane-400602, Tel: 022-25401690,25414594, 9819825279.

CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

AGARTALA: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala, Tel: 2223009. **AGRA:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra, Tel: 2521 170. **AHMEDABAD:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Tel: 3008 2473. **AHMEDNAGAR:** 203-A,Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar, Ahmednagar, Tel: 2320325. **AJMER:** AMC No. 423/30, Near Church, Brahampuri,Opp T B Hospital, Jaipur Road, Ajmer, Tel: 2425814. **AKOLA :** Opp. RLT Science College, Civil Lines, Akola, Tel: 2431702. **ALIGARH:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Tel: 2402089. **ALLAHABAD:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad, Tel: 2404055. **ALLEPPEY:** Blgd. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey, . **ALWAR:** 256A, Scheme No:1, Arya Nagar, Alwar, Tel: 2702324. **AMARAVATI :** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Tel: 2564304. **AMBALA:** Opposite PEER, Bal Bhavan Road, Ambala, 721. **AMRITSAR:** SCO - 18J, ‘ C’ Block, Ranjit Avenue, Amritsar, Tel: 2211194. **ANAND:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand, Tel: 240981. **ANANTAPUR:** 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur, Tel: 227 024 . **ANDHERI:** CTS No.411, CitiPoint, Gundivali, Teli Gali, Above C.T.Chatwani Hall, Andheri. **ANGUL:,** Similipada, Angul, Angul. **ANKLESHWAR:** Shop No - F -56, First Floor,Omkar Complex, Opp Old Colony,Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch, Tel: 220059. **ASANSOL:** Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol, Tel: 2216054. **AURANGABAD :** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad, Tel: 2363664. **BALASORE:** B C Sen Road, Balasore, Tel: 2264902. **BANGALORE:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore, Tel: 2532 6162. **BAREILLY:** F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly, Tel: 2554228. **BASTI:** Office no 3, Ist Floor, Jamia Shopping Complex ,(Opposite Pandey School), Station Road, Basti, . **BELGAUM:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum, Tel: 2425304. **BELLARY:** 60/5 Mullangi Compound, Gandhi Nagar Main Road, (Old Gopalswamy Road), Bellary, Tel: 268822. **BERHAMPUR:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur, Tel: 2220001. **BHAGALPUR:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur, Tel: 2409506. **BHATINDA:** 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA, Tel: 2210633. **BHAVNAGAR:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar, Tel: 2567020. **BHILAI:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai, Tel: 4050560. **BHILWARA:** Indraparstha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara, Tel: 231808. **BHOPAL:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Tel: 4275591. **BHUBANESWAR:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar,Unit 3, Bhubaneswar, Tel: 253 4909. **BHUJ:** Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch, Tel: 227176. **BIKANER:** F 4,5 Bothra Complex, Modern Market, Bikaner, Bikaner. **BILASPUR:** Beside HDFC

Bank, Link Road, Bilaspur, Bilaspur. **BOKARO:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Tel: 233807. **BURDWAN:** 399, G T Road, Basement of Talk of the Town, Burdwan, Tel: 2568584. **CALICUT:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut, Tel: 2723173. **CHANDIGARH:** Deepak Tower, SCO 154-155,1st Floor, Sector 17-C, Chandigarh, Tel: 271 1325. **CHANDRAPUR:** Above Mustafa Decor, Hakimi Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur, Chandrapur, Tel: 253108. **CHENNAI:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tel: 28283 613. **CHENNAI (OMR):** Ground Floor, 148 Old Mahabalipuram Road, Okkiyam, Thuraipakkam, Chennai. **CHHINDWARA:** Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara. **CHITTORGARH:** 3 Ashok Nagar, Nr.Heera Vatika, Chittorgarh. **COCHIN:** Door No. 64/5871 – D, 3rd Floor, Ittoop's Imperial Trade Center, M.G. Road North, Cochin, Tel: 2383830. **COIMBATORE:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore, Tel: 301 8003. **CUTTACK:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Tel: 2303722. **DARBHANGA:** Shahi Complex,1st Floor, Near RB Memorial hospital,V.I.P. Road, Benta, Laheriasarai, Darbhanga, Darbhanga. **DAVENEGERE:** 13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere, Tel: 230038. **DEHRADUN:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun, Tel: 2713233. **DEOGHAR:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Tel: 224468. **DHANBAD:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad, Tel: 2304675. **DHARMAPURI :** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri. **DHULE :** H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule, Tel: 241281. **DURGAPUR:** City Plaza Building, 3rd floor, City Centre, Durgapur, Tel: 2548190. **ERODE:** 197, Seshaiyer Complex, Agraharam Street, Erode, Tel: 4272073. **FAIZABAD:** 64 Cantonment, Near GPO, Faizabad, Faizabad, Tel: 223623. **FARIDHABAD:** B-49, Ist Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad, Tel: 2410098. **FIROZABAD:** Shop No. 19, Ist Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad. **GANDHIDHAM:** Grain Merchants Assocaition Building, Grain Merchants Assocaition Building, Gandhidham. **GHAZIABAD:** 113/6 I Floor, Navyug Market, Gazhiabad, Tel: 4154476. **GOA:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa), Tel: 242 4527 . **GORAKHPUR:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur, Tel: 2344065. **GULBARGA:** Pal Complex, Ist Floor, Opp. City Bus Stop,SuperMarket, Gulbarga, Gulbarga, Tel: 221728. **GUNTUR:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur, Tel: 668 0838. **GURGAON:** SCO - 16, Sector - 14, First floor, Gurgaon, Tel: 4082660. **GUWAHATI:** A.K. Azad Road, Rehabari, Guwahati, Tel: 2139038. **GWALIOR:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office,City Centre, Gwalior, Tel: 2427662. **HALDIA:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office,Purba Medinipur District, Haldia, Haldia, Tel: 276655. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani, Haldwani, Tel: 224116. **HAZARIBAG:** Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh, Tel: 223959. **HIMMATNAGAR:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar, Tel: 244332. **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Tel: 283100. **HOSHIARPUR :** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur. **HOSUR:** Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur, Tel: 220200. **HUBLI:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Tel: 4255255. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad, Tel: 3918 2472. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore, Tel: 2528609. **JABALPUR:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Tel: 4017146. **JAIPUR:** R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, Jaipur, Tel: 5114500. **JALANDHAR:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar, Tel: 2222882. **JALGAON:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon, Tel: 2235343. **JAMMU:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu, Tel: 2432601. **JAMNAGAR:** 217/218, Manek Centre, P.N. Marg, Jamnagar, Tel: 266 1942. **JAMSHEDPUR:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur, Tel: 2224879. **JAUNPUR :** 248, FORT ROAD, Near AMBER HOTEL, Jaunpur. **JHANSI:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi, Tel: 2332455. **JODHPUR:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur, Tel: 2628039. **JUNAGADH:** Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh, Tel: 2653682. **KADAPA:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa, Tel: 254122. **KAKINADA:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Kakinada, Tel: 2367 891. **KALYANI:** A - 1/50, Block - A, Dist Nadia, Kalyani, Tel: 25022720. **KANCHIPURAM:** New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur. **KANPUR:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur, Tel: 3918002. **KARIMNAGAR:** HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar, Tel: 225594. **KARUR:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur, Tel: 262130. **KATNI:** NH 7, Near LIC, Jabalpur Road, BARGAWAN, KATNI. **KHAMMAM :** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam. **KHANNA :** Shop No :- 3, Bank of India Building, Guru Amar Dass Market, Khanna. **KHARAGPUR:** H.NO.291/1, WARD NO-15, MALANCHA MAIN ROAD, OPPOSITE UCO BANK, Kharagpur, Kharagpur, Tel: 254121. **KOLHAPUR:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Tel: 2650401. **KOLKATA:** "Saket Building", 2nd floor, 44 Park street, Kolkata, Tel: 3058 2288 . **KOLLAM:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam, Tel: 2742850. **KOTA:** B-33 'Kalyan Bhawan, Triangle Part ,Vallabh Nagar, Kota, Tel: 2505452. **KOTTAYAM:** KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam, Tel: 2302763. **KUMBAKONAM:** Jailani Complex, 47, Mutt Street, Kumbakonam, Tel: 2403747. **KURNOOL:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta,

Kurnool, Kurnool, Tel: 329504. **LATUR:** Vypari Dharm Shala, Office No. 2, 2nd Floor, Above: Mahesh Unnai Hospital, Nr.Kamdar petrol Pump, Latur, Latur, Tel: 257574. **LUCKNOW:** Off # 4,1st Floor,Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow, Tel: 2237309. **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Tel: 501 6811. **MADURAI:** 86/71A, Tamilsangam Road, Madurai, Tel: 4381682. **MALDA:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda, Tel: 268915. **MANGALORE:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore, Tel: 425 2525. **MANIPAL:** Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal, Tel: 2573333. **MARGAO:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao. **MATHURA:** 159/160 Vikas Bazar, Mathura, Tel: 2404229. **MEERUT:** 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut, Tel: 2421238. **MEHSANA:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana. **MOGA:** Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga, Moga, Tel: 502994. **MORADABAD:** B-612 'Sudhakar', Lajpat Nagar, Moradabad, Tel: 2493144. **MUMBAI:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai, Tel: 30282482. **MUZZAFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur, Tel: 2246022. **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore, Tel: 2342182. **NAGPUR:** 145 Lendra, New Ramdaspeth, Nagpur, Tel: 2432447. **NAMAKKAL:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal. **NANDED:** Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded, Nanded. **NASIK:** Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik, Tel: 2577448. **NAVSARI:** Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimnabai Road, Navasari, Tel: 248744. **NELLORE:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore, Tel: 2302398. **NEW DELHI :** 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi, Tel: 2335 3834. **NIZAMABAD:** D. No. 5-6-209, Saraswathi Nagar, NIZAMABAD, NIZAMABAD. **NOIDA:** C-81, 1st Floor,Sector - 2, Noida, Tel: 3043334. **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad, Tel: 2548093. **PALANPUR:** Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur, Palanpur, Tel: 255747. **PANIPAT:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat, Tel: 4009802. **PATHANKOT:** 13 - A, Ist Floor, Gurjeet Market, Dhangu Road, Pathankot. **PATIALA:** 35, New lal Bagh Colony, Patiala, Tel: 2229633. **PATNA:** G-3 Ground Floor, OM Vihar Complex, SP Verma Road, Patna, Tel: 2322207. **PONDICHERRY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry, Tel: 4210030. **PORBANDAR:** II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar, Tel: 2243031. **PRODDATUR:** Dwarakmayee, D No 8/239, Opp Saraswathi Type Institute, Sreeramula Peta, Proddatur. **PUNE:** Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune, Tel: 30283001. **RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli,Tel: 2205366. **RAIPUR:** HIG,C-23, Sector - 1, Devendra Nagar, Raipur, Tel: 2888002. **RAJAHMUNDRY:** Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvari Street, T Nagar, Rajahmundry, Tel: 6665531. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam. **RAJKOT:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot, Tel: 2227552. **RANCHI:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi, Tel: 2226601. **RATLAM:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam, Tel: 235788. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri, Tel: 222048. **ROHTAK:** 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak, Tel: 258436. **ROORKEE:** 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee, Tel: 273139. **ROURKELA:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela, . **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar, Tel: 408402. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur, Tel: 2712507. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem, Tel: 2330592. **SAMBALPUR:** C/o Raj Tibrewal & Associates, Opp.Town High School,Sansarak, Sambalpur, Tel: 2405606. **SATARA:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Tel: 281706. **SATNA:** 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, SATNA, SATNA, Tel: 406996. **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur. **SHIMLA:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla, Tel: 2650737. **SHIMOGA:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga, Tel: 271 706 . **SILIGURI:** No 7, Swamiji Sarani, Ground Floor, Ground Floor,Hakimpara, Siliguri, Tel: 2531024. **SIRSA:** Gali No:1, Old Court Road, Near Railway Station Crossing, Sirsa. **SITAPUR:** Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur, Tel: 271399. **SOLAN :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan, Tel: 220705. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur, Tel: 2724548. **SONEPAT:** Shopo No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonepat, Tel: 2214194. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar, Tel: 2476742. **SRIKAKULAM:** Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam, Srikakulam. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur. **SURAT:** Plot No.629,2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat, . **SURENDRANAGAR:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar, Tel: 230999. **TANJORE:** 1112, West Main Street, Tanjore. **THANE:** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road,Near Hanuman Temple, Naupada, Thane. **THIRUPPUR:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur, Tel: 4242134. **THIRUVALLA:** Central Tower, Above Indian Bank, Cross Junction, Thiruvalla. **TINSUKIA:** Dhawal Complex, Gr.Floor, Durgabari, Rangagora Road Nr.Dena Bank, PO.Tinsukia, Tinsukia. **TIRUNELVELI:** 1 Floor, Mano

Prema Complex, 182 / 6, S.N High Road, Tirunelveli, Tel: 2333688. **TIRUPATHI:** Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Byepass Road, Tirupathi, Tel: 2225056. **TRICHUR:** Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East), Trichur, Tel: 2420646. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, Tel: 2741717. **TRIVANDRUM:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum, Tel: 2554178. **TUTICORIN:** 1 – A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main,Palayamkottai Road, Tuticorin, Tuticorin. **UDAIPUR:** 32 Ahinsapuri, Fatehpura Circle, Udaipur, Tel: 2454567. **UJJAIN :,** 123, 1st Floor, Siddhi Vinanyaka Trade Centre, Saheed Park, Ujjain. **VADODARA:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Tel: 3018030. **VALSAD:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad, . **VAPI:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi, . **VARANASI:** C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi, Tel: 2202126. **VELLORE:** No:54, Ist Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore, Tel: 4202233. **VIJAYAWADA:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, Tel: 6695657. **VISAKHAPATNAM:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam, Tel: 2540175. **WARANGAL:** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal, Tel: 2554888. **YAMUNA NAGAR:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar, Tel: 225339. **YAVATMAL:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatma, Tel: 237045.