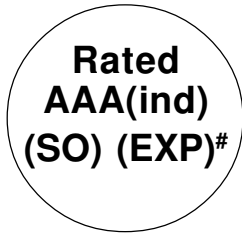


Asset Management Company :

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

Mutual Fund :



KEY INFORMATION MEMORANDUM



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

NEW FUND OFFER OPENS ON : SEPTEMBER 15, 2011 | NEW FUND OFFER CLOSING ON : SEPTEMBER 29, 2011

DATE OF MATURITY OF THE SCHEME : OCTOBER 09, 2014

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, associate transactions 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/ Investor Service Desks or Distributors or from our 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.'."

The expected rating {AAA(ind)(SO)(EXP)} of the fund denotes an extremely strong capacity for payment of principal investment at the scheduled maturity, relative to all other issuers or obligation in India. The capacity for payment of principal investment is dependent on the receipt from investments in the debt portion of the portfolio only. The rating does not comment on the total return to maturity of the Scheme.

Type of scheme	A three year close ended capital protection oriented fund			
Investment Objective	The primary objective of the scheme is to protect the capital invested (face value of Rs. 10 per unit) on maturity of the scheme through focused investments in equity debt and money market instruments at the same time also seeking to provide investors with opportunities for long-term growth in capital.			
Asset Allocation Pattern	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Maximum	Minimum	High/Medium/Low
	Debt and debt related instruments & Money market instruments	100%	82%	low to Medium
	Equity and equity related instruments including derivatives	18%	0%	High
	The cumulative gross exposure through equity, debt and derivative position will not exceed 100% of the net assets of the scheme.			
Investment Strategy	<p>Debt - Investments in debt will be in Government Securities and securities rated AAA. Since the investors to be targeted in this scheme maybe risk averse, the underlying investment strategy should seek to blend the risk-return parameters with capital protection. The scheme will invest in fixed rate debt instruments only. Investments in debt securities in the scheme will be limited to those having maturities not exceeding the residual maturity of the scheme. The residual maturity of instruments in which investment is made can never exceed the residual maturity of the scheme.</p> <p>Equity - Investment will be in stocks listed on NSE and BSE having a market cap equal to higher than the market cap of the least market capitalised stock of the BSE 100 Index. To provide diversification benefits to the overall portfolio, equity component will have a maximum exposure to a single stock not exceeding 10% of the overall portfolio at the time of investment.</p> <p>The Scheme shall not invest more than 20 % of portfolio in securities rated by Fitch which is the rating agency of the Portfolio. The cap excludes securities like PSU Bonds, Govt securities. The fund manager shall not invest in securities which have a yield of more that 100 bps over the yield of AAA securities as per CRISIL/ ICRA matrix at the time of investment.</p>			
Rating	The Schemes' portfolio structure has been rated 'AAA (ind) (SO) (EXP)' by 'Fitch'. The rating given by Fitch would be reviewed on a monthly basis as required under SEBI Circular dated SEBI/IMD/ CIR No. 9/74364/08 dated August 14, 2006.			
Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:</p> <ol style="list-style-type: none"> The scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover etc. Rating are not a recommendation or suggestion, directly or indirectly, to buy, sell, make or hold any investment, loan or security or to undertake any investment strategy with respect to any investment, loan or security or any issuer. Ratings do not comment on the adequacy of market price, the suitability of any investment, loan or security for a particular investor (including without limitation, any accounting and / or regulatory treatment), or the tax - exempt nature or taxability of payments made in respect of any investment, loan or security. Fitch is not a advisor, nor is Fitch providing any financial advise, or any legal, auditing accounting appraisal, valuation or actuarial services. A rating should not be viewed as a replacement for such advise or services. Equity and equity related instruments risk: Equity instruments carry both company specific and market risks and hence no assurance of returns can be made for these investments. Debt & Money Market instruments risk: Debt & Money market instruments carry risks factors such as trading risk, credit risk, counterparty risk, liquidity risk, interest rate risk & reinvestment risk. 			

Key Information Memorandum

	<p>e. Derivatives risk: Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. Derivative instruments also carry liquidity risk, counterparty risk etc.</p> <p>Please read the SID carefully for details on risk factors before investment.</p>		
Risk Control	<p>Investments in equity and equity related securities and 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 and hedging.</p> <p>In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p> <p>Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.</p> <p>For risk control, the following may be noted:</p> <p>Liquidity risks:</p> <p>The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.</p> <p>Interest Rate Risk:</p> <p>Changes in interest rates affect the prices of bonds as well as equities. If interest rates rise the prices of bonds fall and vice versa. Equity might be negatively affected as well in a rising interest rate environment. A well-diversified portfolio may help to mitigate this risk. Further, the Scheme may use Interest rate derivatives to mitigate the interest rate risks and rebalance the portfolio.</p> <p>Volatility risks:</p> <p>There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification. The scheme may also use derivatives for the purpose of hedging in volatile markets.</p>		
Plans /Options	Only Growth option		
Applicable NAV	Investors wishing to exit may do so by selling their units through Bombay Stock Exchange. 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	The Scheme is proposed to be listed on Bombay Stock Exchange Limited and in principle approval for listing from BSE has been obtained. Further, the AMC may at its discretion list the units on any Stock Exchange.		

Dematerialisation	Investors have option to hold the units in demat form in addition to account statement. Since the scheme is going to be listed and the investors who intend to trade in units are required to have a Demat Account and hold the units in the dematerialised form only. This being a Closed Ended Scheme, no premature redemption can be made through redemption instruction to the Mutual Fund until maturity. However, the Scheme provides for liquidity through listing on the BSE (and/or any other recognized stock exchange where the units are listed). Unitholders who intend to avail of the facility to trade in units are required to have a Demat Account.	
Despatch of Repurchase (Redemption) request	Within 10 days from the date of the maturity.	
Benchmark Index	CRISIL MIP Blended Index	
Fund Manager	Rajeev Radhakrishnan for Debt and Ram Iyer Srinivasan for Equity	
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
	Entry load : N.A Exit load : N.A	Not Applicable
	(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%	
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.	
Net Asset Value (NAV) Publication	The AMC will calculate and disclose the first Net Asset Value not later than 5 business days from the date of allotment. Subsequently, the NAV shall be disclosed 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. The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 p.m.	
For Investor Grievances please contact	Registrar	SBI Mutual Fund
	Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 148, Old Mahabalipuram Road, Okkiyam Thuraiipakkan, 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	Account statement (on each transaction), Annual financial results shall be provided to investors by post except to those investors who have opted to receive the same by e-mail. 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 : 02/09/2011

GENERAL INFORMATION AND GUIDELINES

GENERAL INFORMATION

- a. Please read carefully the 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 Scheme Information Document of the scheme as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisors concerning the acquisitions, holding or disposal of the Units. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. The SID/Key Information Memorandum of the Scheme is available with the ISCs/ISDs of SBIMF, brokers/distributors and also available for download on the **SBIMF website i.e. www.sbimf.com**.
- b. Please complete the Application Form legibly in black ink or any dark coloured ink, in the English language only, in BLOCK CAPITALS. Please strike out with a line across any section that is not applicable.
Signatures should be in English or in any of the Indian languages. **Use blue/black ink only for signature/s.** Thumb impressions must be attested by any authorized official of the State Bank Group (SBG) or by a Magistrate/Notary Public under his/her official seal.
- c. **Submission of Application Forms** - Application forms complete in all respects with the necessary remittances may be submitted before the closure of the New Fund offer at SBI MF Corporate Office, SBI MF Investor Service Centres/SBI MF Investor Service Desks, the designated office of the Registrar or such other collection centres as may be designated by the AMC. The list of collection centres is printed overleaf.
- d. **Application by post:** Applications can be sent by post to the office of the Registrar (refer address on page no.4) to the scheme and should be accompanied by demand draft payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar's end.
- e. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
- f. **Allotment of units:** Allotment is assured to all applicants provided the applications are complete in all respects and are in order. Applications not complete in any respect are liable for rejection.
- g. **Prevention of Money Laundering :** In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all SEBI registered intermediaries, including Mutual Funds, are required to formulate and implement a client identification programme, verify and maintain the record of identity and address(s) of the investors. In this regard, investors who wish to make an investment in the units of mutual fund will be required to be KYC compliant irrespective of the amount of investment. 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.
- h. **Brokerage [For Agents Only]:** Brokerage will be paid only to SBIMF Agent/Collecting Branch/Stock Exchange Broker whose stamp appears in Relevant Boxes on the Application Form. Only AMFI Registered Agents empanelled with SBIMF and possessing valid AMFI Registration Number (ARN) would be eligible for brokerage payment under existing SEBI Guidelines.
- i. SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme's objective for investment.

GUIDELINES TO HELP YOU COMPLETE THE APPLICATION FORM

1 - FIRST APPLICANT'S PERSONAL DETAILS:

- a) **Applications for Individuals:** Please write your name in the sequence of First Name, Middle Name and Last Name. Please do not abbreviate any name. Preferably write your name exactly as it appears in the Bank Account (as provided in the bank account details).
- b) **Applications for Non-Individuals:** Companies, Trusts, Partnership firms, Societies or any other association should write the name exactly as it appears in its Incorporation document and in the Bank Account (as provided in the bank account details).
- c) In case the Sole / first applicant has an existing Folio No., it should be stated alongwith name and PAN details in the

space provided for them. The form thereafter should be filled from Section 8 (onwards).

- d) Please fill in your date of birth as this may be required to identify you when communicating with us.
- e) If you have an email ID please include it as this will help us resolve queries more promptly.
- f) **Permanent Account Number** : With effect from July 2, 2007, Permanent Account Number (PAN) is the sole identification number for all investors transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Submission of attested copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor). Attestation can be done by distributors / AMC officials etc.
- g) If any applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided.

Guidelines & Procedure in case of investments made on behalf of Minors:

- **On behalf of Minor' accounts :**
 - Minor has to be the first and sole holder in a folio.
 - Guardian, being a natural (father or mother) or a court-appointed guardian shall submit supporting documents to the AMC / Registrar evidencing the relationship / Status of the guardian.
 - Date of birth of minor and supporting documents thereof (i.e. Birth Certificate, School leaving certificate, Passport or any other document evidencing the date of birth of minor) to be provided mandatorily while opening the folio on behalf of a minor.
 - In case of natural guardian, guardian shall provide document evidencing the relationship if the same is not available as part of the documents submitted as per above point.
 - **Minor attaining majority:**
 - In case of a minor investor attaining the age of majority (i.e. completes 18 years of age), the AMC / Registrar will send an advance notice advising the guardian and minor to submit an application along with prescribed documents for changing the status in the Fund's records from 'Minor' to 'Major'.
 - The guardian cannot undertake any financial and non-financial transactions after the date of the minor attaining majority.
 - In case of existing standing instructions registered prior to the minor attaining majority, the AMC / Registrar shall send an advance notice to the registered correspondence address advising the guardian and the minor that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by the mutual fund along with the prescribed documents. Such instructions to terminate the standing instruction shall be implemented within 30 days from the date of the instruction.
 - **Change in Guardian:**
 - In case there is a change in guardian of the minor, the new guardian must be either a natural guardian (mother/father) or court appointed guardian and such guardian will have to provide valid prescribed document/s prior to registering the guardianship including Know Your Customer (KYC) related evidence and bank attestation of his/her signature from the Branch Manager of the bank with whom his/her name is registered as the guardian of the minor.
- h) Your address should be written in full. P.O. Box address is not sufficient. Please provide PIN code to enable us to serve you better.
 - i) **Procedure for NRIs/PIOs:** Applications on a repatriable basis can be made by remitting funds from abroad through normal banking channels or by submitting payments made by demand drafts purchased from FCNR accounts or by cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts maintained with banks authorized to deal in foreign exchange in India. NRI/PIO applicants who invest through Demand Drafts/Banker's cheque/Pay orders by debit to a NRE/FCNR account are also required to submit the necessary FIRC (Foreign Inward Remittance Certificate/Banker's Certificate) in original to the Registrars along with the application form at the time of application. FIRC is not required for investments made through cheques drawn on NRE accounts or through Special Non-Resident rupee accounts. NRIs/PIOs can also apply on a non-repatriable basis from their NRO account. NRIs/PIOs should state their overseas address otherwise the application is liable to be rejected. NRIs/PIOs are requested to provide an Indian address (if available) for correspondence.
 - j) **Who can invest:** Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the

8. DECLARATION & SIGNATURE

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

"I/We have read and understood the contents of the Scheme Information Document and the details of the scheme and I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment."

"I/We hereby declare that the amount invested/to be invested by me/us in the scheme(s) of SBI Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time." * I/We certify that as per the Memorandum and Articles of Association of the Company, Bye laws, Trust Deed or Partnership Deed and resolutions passed by the Company / Firm / Trust. I/We are authorised to enter into this transactions for and on behalf of the Company/Firm/Trust.

** I/We confirm that I am/we are Non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR Account. * Applicable to other than Individuals / HUF; ** Applicable to NRI; The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us

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

INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

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

Key Information Memorandum

Units of the Scheme: (i) Indian resident adult individuals, either singly or jointly (not exceeding three); (ii) Minor through parent / lawful guardian; (please see the note below)(iii) Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; (iv) 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; (v) Partnership Firms constituted under the Partnership Act, 1932; (vi) A Hindu Undivided Family (HUF) through its Karta; (vii) Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; (viii) Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis; (ix) Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis; (x) Army, Air Force, Navy and other para-military funds and eligible institutions; (xi) Scientific and Industrial Research Organisations; (xii) Provident / Pension / Gratuity and such other Funds as and when permitted to invest; (xiii) International Multilateral Agencies approved by the Government of India / RBI; and (xiv) The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws) (xv) 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 may inform the Registrar about attaining majority and provide his specimen signature duly authenticated by his banker as well as his details of bank account and PAN (if required) to enable the Registrar to update their records and allow him to operate the Account in his own right.

k) **Who can not invest:** It should be noted that the following entities cannot invest in the scheme(s) :

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

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

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

- l) To help us service you better, please provide your telephone number(s) / mobile number(s) including the relevant STD / ISD code.
- m) Please indicate the status of the sole / 1st Applicant at the time of investment. Any change in status during the period of holding units should be given to assist in accurate tax treatment of income arising from such holdings. The abbreviations used in these sections are: HUF - Hindu Undivided Family; AOP - Association of Persons; BOI - Body of Individuals
- n) **Mode of Holding:** Tax concessions will be available only to the first named applicant. If the application is in the name of more than one individual, it will be treated as "Jointly" in case no choice under "Mode of holding(s)" is indicated. "Single" will entitle only the first holder to operate the account to the exclusion of the joint holders. "Anyone or Survivor" will entitle any one of the joint holders to operate the folio and "Jointly" will allow operation of the account only if all the holders sign the instruction.

2 - SECOND AND THIRD APPLICANTS' DETAILS:

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

3 - BANK PARTICULARS:

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

- i) Details of the "City" of the Clearing Circle in which the bank / branch participates; and
- ii) The 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of a cheque leaf. The Registrar may ask for a copy of a cancelled cheque to verify these details.
- iii) The 11 digit IFS Code
- iv) ECS / Direct credit facility as and when it is available, we will electronically / directly credit your Redemption proceeds / Dividend in the Bank Account provided by you.

- v) Depending on your residential status and intent of repatriation, please indicate the type of bank account most relevant to you from the list of options provided.
- vi) In case of change in bank mandate:
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.)
- Note: 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.

vii) Restriction on acceptance of Third-party payments

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: 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)

4 - SERVICES:

We offer an online account management service which gives you the latest details of your account 24 hours a day, seven days a week, including your current valuation. Please visit www.sbimf.com for further details. Investors who provides the e-mail address may receive the statement by e-mail. In case of physical statement, please tick the relevant box in the application form.

5 - INVESTMENT AND PAYMENT DETAILS:

- i) Payment may be made by cheque/bank draft payable locally, at any of the SBIMF Investor Service Centres/SBIMF Investor Service Desks/Corporate Office of the Mutual Fund/Office of the Registrar/Investor Service Centres and Transaction Points of the Registrar or such other Collection Centres as may be decided by the Mutual Fund from time to time. 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. Cheque/D.D. to be crossed “Account Payee” only and should be drawn payable to: - “**SBI Capital Protection Oriented Fund - Series III**”.
- ii) If you are from a city not serviced by our authorized Investor Service Centre / Collection Centre, you may submit a Demand Draft for the investment amount. The AMC shall not refund any demand draft charges.
- iii) Unit holders must write the Folio number / Application number, if any, on the reverse of the cheques accompanying the Forms.

6 - DIRECT CREDIT OF REDEMPTION:

SBIFM had entered into an agreement of a direct credit facility of redemptions with certain banks. For the investors who have an account with such banks, the default option for payment of redemption proceeds for all the prospective investment would be direct credit into their bank account.

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

as cheque, demand draft, etc.

7 - 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 nonresident 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.” Nomination shall not be allowed in a folio held on behalf of a minor.

8 - 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.

9 - DEMAT ACCOUNT:

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

10 - 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. 7 & 8. Instructions for filing application form are given on the page no. 8.

SBIMF INVESTORS SERVICE CENTRES

AHMEDABAD: SBIMF Investors Service Centre, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006 , Tel : (079)26423060, 26463090; **BANGALORE:** SBIMF Investors Service Centre, 1st Floor, Block I, SBI, LHO, Campus, 65, State Bank Road, Opp. Museum Road Post Office, Bangalore-560001, Tel: (080)22123784; **BHILAI:** SBIMF Investors Service Centre, F-7 Commercial Complex, Uttar Gangotri, Supela, G.E. Road, Bhilai-490 023, Tel: (0788) 2273261, 2272344; **BHOPAL:** SBIMF Investors Service Centre, 133, Kay Kay Business Centre, Above City Bank, M.P.Nagar Zone -I, Bhopal-462011; Tel: (0755) 2557341; **BHUBANESHWAR:** SBIMF Investors Service Centre, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneshwar-751001, Tel: (0674)2392401/501; **CHANDIGARH:** SBIMF Investors Service Centre, State Bank of India, Local Head Office, 1st Floor, Sector - 17B, Chandigarh-160017, Tel:(0172)2709728; **CHENNAI:** SBIMF Investor Service Centre, Sigapi Achi Building II Floor, 18/3, Marshalls Road, Rukmani Lakshmi Pathy Road, Egmore, Chennai - 600 008, Tel: (044) 28543382/3383, 2854 3384/3385; **COIMBATORE:** SBIMF Investors Service Centre, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel: (0422) 2541666; **ERNAKULAM:** SBIMF Investors Service Centre, 28/218 II Floor, Manorama Junction, Above SBI Ernakulam South Branch, S A Road, Panampilly Nagar, Ernakulam-682036, Tel: (0484)2318886,2318886,2323489; **GOA:** SBIMF Investor Service Centre, Ground Floor, Kamat Chambers, Opp. Neptune Hotel, Panaji Goa 403 001. Tel: (0832) 2235283 / 6642475; **GURGAON:** SBIMF Investor Service Centre, Vatika First India Place, Tower B, Ground Floor, Block A, Sushant Lok Phase I, M G Road, Gurgaon-122002, Tel: (0124) 4200828; **GUWAHATI:** SBIMF Investors Service Centre, Sethi Trust Building, Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel: (0361)2463704; **HYDERABAD:** SBIMF Investors Service Centre, 1st Floor, State Bank of India, Local Head Office, Koti, Hyderabad-500195, Tel: (040) 24756241; **INDORE:** SBIMF Investors Service Centre, 215-216 City Centre, 2nd Floor, 570 M.G. Road, Indore-452001. Tel: (0731)2541141; **JAIPUR:** SBIMF Investors Service Centre, 1st Floor, SBI Tonk Road Branch, Near Times of India Building, Tonk Road, Jaipur-302015, Tel: (0141) 2740016/2740061; **KANPUR:** SBIMF Investor Service Centre, C/o State Bank of India, C/O Sbi C & I Division - Main Branch M. G. Road Kanpur, Tel : (0512) 2331631; **KOLKATA:** SBIMF Investors Service Centre, Jeevandeep Bldg, No 1, Middleton Street, 9th Floor, Kolkatta-700 001, Tel: 22882342/22883767/22883768; **LUCKNOW:** SBIMF Investors Service Centre, G-16, Kasmande House, 2, Park Road, Hazratganj, Lucknow-226 001, Tel : (0522) 2286741, 2286742; **LUDHIANA:** SBIMF Investor Service Centre, C/o. State Bank of India, 1st Floor, Main Branch, Civil Lines, Ludhiana-141 001, Tel : (0161)2449849; **MUMBAI:** SBIMF Investors Service Centre, Ilaco House, 2nd Floor, P. M. Road, Near Citi Bank, Fort, Mumbai-400 001, Tel: (022) 66532800; **NAGPUR:** SBIMF Investors Service Centre, Shreeram Towers, 1st Floor, Unit No 133, Beside NIT Building, Kingsway, Nagpur-440001. Tel : (0712) 6458368; **NEW DELHI:** SBIMF Investors Service Centre, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel: (011) 23466666; **PATNA:** SBIMF Investors Service Centre, SBI Main Branch, West Gandhi Maidan, Patna-800001, Tel: (0612) 3242047; **PUNE:** SBIMF Investor Service Centre, Madhuri Kishor Chambers, 3rd Floor, Near Passport Office, Senapati Bapat Road, Pune-411016, Tel:(020)25670961; **RANCHI:** SBIMF Investors Service Centre, C/o. State Bank Of India, Upper Bazar Branch, 2nd Floor, Metro Market, Kutchery Road, Ranchi-834 001, Tel: (0651) 2213413; **SURAT:** SBIMF Investors Service Centre, Athugar Street, Higher Ground Floor, Meghratna Complex, Nanpura, Surat - 395 001, Tel: (0261) 2462764/ 3994800/ 6646555; **THRIVANTHAPURAM:** SBIMF Investor Service Centre, Ground Floor, SBI Zonal Office, LMS Compound, Vikas Bhavan P O, Thiruvananthapuram-695033, Tel: (0471) 6457051 , 6457053; **VADODARA:** SBIMF Investors Service Centre, 101 - 105, Glacier Complex, Near Pizza In, Jaselpur Road, Vadodara - 390007, Tel: (0265) 2323010; **VIJAYAWADA:** SBIMF Investors Service Centre, Investors Service Centre, DNO.29-6-23, 1st Floor, Sri Raja Rajeswari Complex, Ramachandra Rao Road, Suryaraopeta, Vijayawada - 520 002. Tel : (0866) 2436113 / 2438217

SBIMF INVESTOR SERVICE DESKS

AGRA: SBIMF Investors Service Desk, SBI Main Branch, Chipitola, Agra-282001, Tel: (0562) 32555061, 4008091, Cell: 9319124365; **AJMER:** SBIMF Investor Service Desk, C/o SBI Special Branch, Ajmer - 305001, Tel: (0145) 2426284, Cell: 9829067357; **ALLAHABAD:** UG-13, Vashishta Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad- 211001, Tel: (0532) 2261028, Cell: 09838070470; **AMRITSAR:** SBIMF Investors Service Desk, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001, Tel : (0183) 2221755, Cell: 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, Cell: 9638046060; **AURANGABAD:** SBIMF Investors Service Desk, Viraj Complex, Opp Big Cinema, Above Sbi Atm, Khadkeshwar, Aurangabad - 431001, Tel: (0240) 3244781, Cell: 9890014781; **BAREILLY:** SBIMF Investors Service Desk, State Bank of India, Administrative Office, 1st Floor, MPST Cell, C-143, Civil Lines, Bareilly- 243001, Tel:(078) 30111140; **BATHINDA:** SBIMF Investor Service Desk, State Bank of India, 1st Floor, A.D.B. Branch, Guru Kashi Marg, Bhatinda-151001, Cell: 9914208415; **BAVNAGAR:** SBIMF Investors Service Desk, C/o SBI Waghawadi Road Branch, "Shubham Complex", opp. Gulista Ground, Waghawadi Road, Bavnagar-364002, Tel: (0278) 25632488, Cell: 09979920842; **BELGAUM:** SBIMF Investor Service Desk, C/o.SBI Main Branch, Near Railway Station Camp, Belgaum 590001, Tel:(0831) 2422463, Cell: 9980972463; **BELLARY:** SBIMF Investor Service Desk, C/o. SBI commercial Branch, Station Road Bellary-583101, Cell: 9740072463; **CALICUT:** SBIMF Investor Service Desk, C/o SBI , 2nd Floor, Aydeed Complex, NYCA Cross Road, Calicut - 673001, Tel: (0495) 2768270, 4020079, Cell: 9995806400; **CUTTACK:** SBIMF Investor Desk, 3rd Floor, City Mart, Above Vishal Mega Mart, Bajra Kabati Road, Cuttack-753001, Tel:(0671) 2422972, Cell: 9437079792; **DEHRADUN:** SBIMF Investors Service Desk, SBI Main Branch, 4, Convent Road, Dehradun-248001, Tel:(0135) 2651719, Cell: 9412992892; **DHANBAD:** SBIMF Investor Desk, C/o. State Bank of India, Main Branch, Bank More, Dhanbad-826001, Tel: (0326) 2301545, Cell: 9304823015; **DHARAMSHALA :** SBIMF Investor Service Desk, Camp Office , State bank of India Regional Business office, Centre Point Building, Civil Line Dharamshala, Cell: 9805344257; **DURGAPUR:** SBIMF Investors Service Desk, C/o State Bank of India , City Centre Branch, Durgapur-713216, Tel: 2544191/192, Cell: 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, Cell: 9999029351; **FEROZEPUR:** SBIMF Inveator Service Desk, C/o State Bank of India, RBO , 120 Church Road, Ferozepur Cantonment, Ferozepur - 152001,

Key Information Memorandum

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Hotel Regency, Hisar -125001, Haryana, Tel:(01662) 238415, Cell:9729008415; **HUBLI :** SBIMF Investor Service Desk, C/o SBI, Post Box No.7, 1st Floor, Keshwapur, Hubli-580 023,Tel:(0836) 2368477, Cell: 9900136273; **JABALPUR:** SBIMF Investor Service Desk, C/o SBI Personal Banking Branch, Near Bus Stand, Napier Town, Jabalpur-482001, Tel: 0761-2450542, Cell: 9977500198; **JALANDHAR:** SBIMF Investors Service Desk, C/o. 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SBI Main Branch, Jaisthambh Chowk, Raipur, Tel: (0771)2543355, Cell: 9826633577; **RAJAHMUNDRY:** SBIMF Investors Service Desk, C/o, SBH Main Branch, T Nagar, Rajahmundry - 533 101, Tel: (0883) 2434002, Cell:9959911874; **RAJKOT:** SBIMF Investors Service Desk, C/o SBI Rajkot Main Branch, 1st Floor, Jawahar Road, Rajkot - 360 001, Tel: (0281)2239437, Cell: 9825504876; **ROURKELA:** SBIMF Investors Service Desk,C/o. State Bank of India, Panposh Road, Civil Township, Rourkela - 769004 SBI -R.I.E Branch Panposh Road,Civil Township Rourkela-769004, Tel: (0661) 2400299, Cell: 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, Cell: 97158 88008; **SAMBALPUR:** SBI Mutual Fund, State Bank of India, Sambalpur Main Branch,Sambalpur, Dist.sambalpur, Orissa-768001, Tel: (0663) 2410001, Cell: 9437477730; **SHIMLA:** SBIMF Investors Service Centre, Ganeshayan Building -2 Nd Floor,Beside Sky Star Building,Sevoke Road,Siliguri-734001, Tel: (0353) 2537065, Cell: 9933035302; **SRIGANGANAGAR:** S B I M F Investors Service Desk, SBI Main Branch,Ravinder Path,Sri Ganganagar.335001, Cell: 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, Cell: 9906909642; **THIRUCHIRAPALLI:** SBIMF Investor Service Desk, State Bank of India,MICR Branch, Asha Arcade, 73,Promenade Road, Cantonment, Trichy-620001, Tel: (0431) 4000667, Cell: 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: (037)42332365, Cell: 9957722157; **TIRUNELVELI:** SBI MF Investor Service Desk,182 E, Shop no 7,Arunagiri Uma Complex, S.N.High Road, Tirunelveli - 627001, Tel: (0462) 4220023, Cell: 98410 68673; **TIRUPATI:** SBIMF Investor Service Desk, C/O SBI Korlagunta Branch,Near Leelamahal Junction, Tirupathi.-517501, Tel: (0877)6450828, Cell: 9959911975; **UDAIPUR:** SBIMF Investors Service Desk, SBI City Branch,Bapu Bazaar,Near Delhi Gate, Udaipur- 313001, Cell: 9928191961; **VALSAD:** C/o SBI-Station Road Branch, 1st Floor Saakar Building, Station Road, Valsad-396001, Cell: 9979895440; **VARANASI:** SBIMF Investors Service Desk, 2nd Floor, Banaras TVS Bulding,, D-58/12, A-7, Sagra, Varanasi-221010, Tel: (0542) 2222492, Tel: 9984507831; **VISHAKAPATNAM** SBIMF Investor Service Desk, C/o.SBI Main Branch, Near Rednam Circle, Vishakhapatnam- 530 020 Tel: (0891) 3293018, Cell:9848411546; **WARANGAL:** SBIMF Investors Service Desk, 1st Floor, SBH Zonal Office, JPN Street, Warangal-506002, Cell: 9959911873

SBIMF INVESTOR SERVICE POINT

BORIVALI : SBIMF Investors Service Point, Shop No 16, Star Trade Centre, Sodawala Lane, Nr, Chamunda Circle, Borivali West-400092, Tel: (022) 28927551, 28922741; **KALYAN :** SBIMF Investors Service Point, Shop No. 25, Madhav Commercial Complex, Station Road, Kalyan (W), Kalyan - 421 302, Tel : (0251) 2311980 & 2311850; **NEHRU PLACE :** SBIMF Investors Service Point, SBI, 40 Bakshi House, Nehru Place, New Delhi-110018, Tel: (011) 26224606, Cell: 9999029354; **NOIDA:** SBIMF Investors Service Point, GF-07 ansal fortune arcade K- block, Sector - 18, Noida - U P NOIDA-201301, Tel: (0120) 4232214, Cell: 9999029356; **PITAM PURA:** SBIMF Investor Service Point,H-4/G-10,Vardhman NX Plaza,Netaji Subhash Place,Delhi-110034, Tel: (011) 23751974, Cell: 9999029353; **THANE :** SBIMF Investors Service Point, Shop No 1, Kashinath CHS , Ghantail Road Nr Ghatntali Devi Mandir, Naupada, Thane-400602, Tel: (022) 25401690,25414594.

CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

AGARTALA: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala 799001, Tel: 381-9862923301. **AGRA:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra 282002, Tel: 0562-324 0202. **AHMEDABAD:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad 380 006, Tel: 079-3008 2468. **AHMEDNAGAR:** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar 414 001, Tel: 241-3204221. **AJMER:** AMC No. 423/30, Near Church, Brahampuri, Opp T B Hospital . , Jaipur Road, Ajmer 305001, Tel: 0145-329 2040. **AKOLA:** Opp. RLT Science College, Civil Lines, Akola 444001, Tel: 724-3203830. **ALIGARH:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh 202001, Tel: 571-3200301. **ALLAHABAD:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad 211001, Tel: 0532-329 1273. **ALLEPPEY:** Bldg. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey 688011, Tel: 477-3209718. **ALWAR:** 256A, Scheme No:1, Arya Nagar, Alwar 301001, Tel: 0144-3200451. **AMARAVATI:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati 446001, Tel: 0721-329 1965. **AMBALA:** Opposite PEER, Bal Bhavan Road, Ambala, 721 134003, Tel: 171-3247437. **AMRITSAR:** SCO - 18J, ` C' Block, Ranjit Avenue, Amritsar 143001, Tel: 0183-325 7404. **ANAND:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand 388001, Tel: 02692-325071. **ANANTAPUR:** 15-570-33, I Floor, Pallavi Towers, Anantapur 515 001 , Tel: 8554-326980. **ANDHERI (PARENT: MUMBAI ISC):** 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E), Andheri 400069, Tel: 22-25261431. **ANGUL:** Similipada, Angul 759122, Tel: 6764-329976. **ANKLESHWAR:** Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch 393002, Tel: 02646-310206. **ASANSOL:** Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol 713303, Tel: 0341-329 5235. **AURANGABAD:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad 431001, Tel: 0240-329 5202. **BAGALKOT:** No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumatagi Motors, Station Road, Near Basaveshwar Circle, Bagalkot 587 101, Tel-0 93791 85477. **BALASORE:** B C Sen Road, Balasore 756001, Tel: 06782-326808. **BANGALORE:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore 560 042, Tel: 080-3057 4709. **BAREILLY:** F-62-63, Butler Plaza, Civil Lines, Bareilly 243001, Tel: 581-3243172. **BASTI:** Office no 3, 1st Floor, Jamia Shopping Complex ,(Opposite Pandey School). . , Station Road, Basti 272002, Tel: 5542-327979. **BELGAUM:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum 590006, Tel: 0831-329 9598. **BELLARY:** No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary 583103, Tel: 08392-326848. **BERHAMPUR:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur 760001, Tel: 0680-3203933. **BHAGALPUR:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur 812002, Tel: 641-3209093. **BHARUCH (PARENT: ANKLESHWAR TP):** F-108, Rangoli Complex, Station Road, Bharuch 392001, Tel-9825304183. **BHATINDA:** 2907 GH,GT Road, Near Zila Parishad, BHATINDA 151001, Tel: 164-3204511. **BHAVNAGAR:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar 364002, Tel: 0278-3208387. **BHILAI:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai 490020, Tel: 0788-3299 040. **BHILWARA:** Indraparstha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara 311001, Tel: 01482-320809. **BHIWANI:** 24-25, 1st floor, City Mall, Hansi Gate, Bhiwani 127021, Tel: 1664-326358. **BHOPAL:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal 462011, Tel: 0755-329 5878. **BHUBANESWAR:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar 751 001, Tel: 0674-325 3307. **BHUJ:** Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch 370001, Tel: 02832-320762. **BHUSAWAL (PARENT: JALGAON TP):** 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal 425201, Tel: -. **BIKANER:** F 4,5 Bothra Complex, Modern Market, Bikaner 334001, Tel: 151-3201590. **BILASPUR:** Beside HDFC Bank, Link Road, Bilaspur 495 001, Tel: 7752-327886. **BOKARO:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro 827004, Tel: 06542-324 881. **BURDWAN:** 399, G T Road, Basement of Talk of the Town, Burdwan 713101, Tel: 0342-320 7001. **C.R.AVENUE (PARENT: KOLKATA ISC):** 33,C.R Avenue, 2nd floor ,Room No.13, Kolkata 700012, Tel-9339746915. **CALICUT:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut 673016, Tel: 0495-325 5984. **CHANDIGARH:** Deepak Tower, SCO 154-155,1st Floor, Sector 17-C, Chandigarh 160 017, Tel: 0172-304 8720. **CHANDRAPUR:** Above Mustafa Decor, Hakimi Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur 442 402, Tel: 7172-313885. **CHENNAI:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600 034, Tel: 044-39115 561. **CHENNAI (OMR):** Ground Floor, 148 Old Mahabalipuram Road, Okkiyam, Thuraipakkam, Chennai 600097, Tel: 44-30407144. **CHHINDWARA:** Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara 480 001, Tel: 7162-321163. **CHITTORGARH:** 187 Rana Sanga Market, Chittorgarh 312001, Tel: 1472-324118. **COCHIN:** Door No. 64/5871 - D, 3rd Floor, Ittoop's Imperial Trade Center, M.G. Road North, Cochin 682 035, Tel: 0484-323 4658. **COIMBATORE:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore 641 002, Tel: 0422-301 8000. **CUTTACK:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack 753001, Tel: 0671-329 9572. **DARBHANGA:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga 846001, Tel: 6272-326988. **DAVENEGERE:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere 577002, Tel: 08192-326226. **DEHRADUN:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun 248001, Tel: 0135-325 1357. **DEOGHAR:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar 814112, Tel: 6432-320227. **DHANBAD:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad 826001, Tel: 0326-329 0217. **DHARMAPURI:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri 636 701, Tel: 4342-310303. **DHULE:** H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule 424 001, Tel: 2562-329902. **DURGAPUR:** City Plaza Building, 3rd floor, City Centre, Durgapur 713 216, Tel: 0343-329 8890. **ELURU:** No 23 B-4-73, Andhra Bank Lane, Opp Srinivasa Theatre, Ramachandra Rao Peta, Eluru 534002, Tel: 8812-320991. **ERODE:** 197, Seshaiyer Complex, Agraaharam Street, Erode 638001, Tel: 0424-320 7730. **FAIZABAD:** 64 Cantonment, Near GPO, Faizabad 224001, Tel: 5278-310664. **FARIDHABAD:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad 121001, Tel: 0129-3241148. **FIROZABAD:** Shop No. 19, 1st Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad 283203, Tel: 5612-321315. **GANDHIDHAM:** Grain Merchants Association Building, Grain Merchants Association Building, Gandhidham 370 201, Tel: 2836-313031. **GHAZIABAD:** 113/6 I Floor, Navyug Market, Gazhiabad 201001, Tel: 0120-3266917. **GOA:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) 403 001, Tel: 0832-325 1755. **GONDAL (PARENT RAJKOT):** Kailash Complex, Wing -A, Office No. 52, Bus stand Road, Near Gundala Gate, GONDAL 360 311, Tel: 0281-329 8158. **GONDIA:** Shri Talkies Road, Gondia 441601, Tel: 7182-

Key Information Memorandum

321680. **GORAKHPUR:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur 273001, Tel: 0551-329 4771. **GULBARGA:** Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga 585 101, Tel: 8472-310119. **GUNTUR:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur 522002, Tel: 0863-325 2671. **GURGAON:** SCO - 16, Sector - 14, First floor, Gurgaon 122001, Tel: 0124-326 3763. **GUWAHATI:** A.K. Azad Road, Rehabori, Guwahati 781008, Tel: 0361-260 7771. **GWALIOR:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior 474002, Tel: 0751-320 2873. **HALDIA:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia 721 602, Tel: 3224-320273. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani 263139, Tel: 5946-313500. **HAZARIBAG:** Municipal Market, Annanda Chowk, Hazaribagh 825301, Tel: 6546-320251. **HIMMATNAGAR:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar 383 001, Tel: 2772-321080. **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar 125001, Tel: 1662-329580. **HOSHIARPUR:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur 146 001, Tel: 1882-321081. **HOSUR:** Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur 635109, Tel: 04344-321002. **HOWRAH (PARENT: KOLKATA ISC):** Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah 711106, Tel: 9331737444. **HUBLI:** No.204 - 205, 1st Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road, Hubli 580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad 500 003, Tel: 040-3918 2471. **ICHALKARNAJI (PARENT KOLHAPUR):** 12/178, Behind Congress Committee Office, Ichalkarnaji 416 115, Tel: 231-3209356. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Indore 452 001, Tel: 0731-325 3692. **JABALPUR:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur 482001, Tel: 0761-329 1921. **JAIPUR:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur 302 001, Tel: 0141-326 9126. **JALANDHAR:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar 144001, Tel: 0181-3254883. **JALGAON:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon 425001, Tel: 0257-3207118. **JALNA C.C. (PARENT: AURANGABAD):** Shop No: 11, 1st Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road, Jalna 431 203, Tel: - . **JAMMU:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu 180004, Tel: 0191-9906082698. **JAMNAGAR:** 217/218, Manek Centre, P.N. Marg, Jamnagar 361008, Tel: 0288-329 9737. **JAMSHEDPUR:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur 831001, Tel: 0657-329 4594. **JAUNPUR :** 248, FORT ROAD, Near AMBER HOTEL, Jaunpur 222001, Tel: 5452-321630. **JHANSI:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi 284001, Tel: 510-3202399. **JODHPUR:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur 342003, Tel: 0291-325 1357. **JUNAGADH:** Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh 362001, Tel: 0285-3200909. **KADAPA:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa 516 001, Tel: 8562-322469. **KAKINADA:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada 533 001, Tel: 884-320 7474. **KALYANI:** A - 1/50, Block - A, Dist Nadia, Kalyani 741235, Tel: 033-32422712. **KANCHIPURAM:** New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram 631 501, Tel: 44-37210001. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur 670004, Tel: 497-324 9382. **KANPUR:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur 208 001, Tel: 0512-3918003. **KARIMNAGAR:** H.No.7-1-257, Upstairs S B H, Mangammathala, Karimnagar 505 001, Tel: 878-3205752. **KARNAL (PARENT :PANIPAT TP):** 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal 132001, Tel: 9813999809. **KARUR:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur 639002, Tel: 4324-311329. **KATNI:** NH 7, Near LIC, Jabalpur Road, BARGAWAN, KATNI 483 501, Tel: 7622-322104. **KESTOPUR (PARENT: KOLKATA CSC):** AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kolkata, Kestopur 700101, Tel: -. **KHAMMAM:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM 507 001, Tel: 8742-323972. **KHANNA :** Shop No :- 3, Bank of India Building, Guru Amar Dass Market, Khanna 141401, Tel: 1628-322440. **KHARAGPUR:** H.NO.291/1, WARD NO-15, MALANCHA MAIN ROAD, OPPOSITE UCO BANK, Kharagpur 721301, Tel: 3222-323984. **KOLHAPUR:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001, Tel: 0231-3209 732. **KOLKATA:** "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata 700 071, Tel: 033-32550760. **KOLLAM:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam 691001, Tel: 474-3248376. **KOTA:** B-33 'Kalyan Bhawan, Triangle Part ,Vallabh Nagar, Kota 324007, Tel: 0744-329 3202. **KOTTAYAM:** KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam 686001, Tel: 0481-3207 011. **KUMBakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam 612001, Tel: 435-3201333. **KURNOOL:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool 518 004, Tel: 8518-312 978. **LATUR:** Vypari Dharm Shala, Office No. 2, 2nd Floor, Above: Mahesh Unnai Hospital, Nr.Kamdar petrol Pump, Latur 413531, Tel: 2382-341927. **LUCKNOW:** Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow 226 001, Tel: 0522-391 8000. **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana 141 002, Tel: 0161-301 8000. **MADURAI:** 86/71A, Tamilsangam Road, Madurai 625 001, Tel: 0452-325 1357. **MALDA:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda 732 101, Tel: 3512-329951. **MANGALORE:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore 575 003, Tel: 0824-325 1357. **MANIPAL:** Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal 576104, Tel: 0820-325 5827. **MAPUSA (PARENT ISC : GOA):** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa 403 507, Tel: 9326126122. **MARGAO:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao 403 601, Tel: 832-322 4761. **MATHURA:** 159/160 Vikas Bazar, Mathura 281001, Tel: 0565-3207007. **MEERUT:** 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250002, Tel: 0121-325 7278. **MEHSANA:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana 384 002, Tel: 2762-323985. **MOGA:** Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga 142001, Tel: 1636-310088. **MORADABAD:** B-612 'Sudhakar', Lajpat Nagar, Moradabad 244001, Tel: 0591-329 7202. **MUMBAI:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai 400 023, Tel: 022-30282468. **MUZAFFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur 842001, Tel: 0621-3207504. **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore 570009, Tel: 0821-3206991. **NADIAD (PARENT TP: ANAND TP):** 8, Ravi Kiran Complex, Ground Floor Nanakumbh Nath Road, Nadiad 387001, Tel: -. **NAGPUR:** 145 Lendra, New Ramdaspath, Nagpur 440 010, Tel: 0712-325 8275. **NAMAKKAL:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal 637001, Tel: 4286-322540. **NANDED:** Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded 431 605, Tel: 2462-315980. **NANDYAL:** Shop No.: 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, NANDYAL 518 501, Tel: 8514-322131. **NASIK:** Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik 422005, Tel: 0253-329

7084. **NAVSARI:** Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chinnabai Road, Navasari 396445, Tel: 02637-327709. **NELLORE:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore 524001, Tel: 0861-329 8154. **NEW DELHI:** 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi 110 001, Tel: 011-3048 2471. **NIZAMABAD:** D. No. 5-6-209, Saraswathi Nagar, NIZAMABAD 503001, Tel: 8462-310007. **NOIDA:** B-20, Sector - 16, Near Metro Station, Noida 201301, Tel: 120-3043335. **ONGOLE:** # 1, ARN Complex, Kurnool Road, ONGOLE 523 001, Tel: 8592-322708. **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad 678 001, Tel: 491-3261114. **PALANPUR:** Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur 385 001, Tel: 2742-321810. **PANIPAT:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat 132103, Tel: 0180-325 0525. **PATHANKOT:** 13 - A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot 145001, Tel: 186-3205010. **PATIALA:** 35, New Lal Bagh Colony, Patiala 147001, Tel: 0175-329 8926. **PATNA:** G-3 Ground Floor, OM Vihar Complex, SP Verma Road, Patna 800 001, Tel: 0612-325 5284. **PONDICHERRY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry 605001, Tel: 0413-421 0030. **PORBANDAR:** II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar 360575, Tel: 286-3207767. **PRODDATUR:** Dwarakmayee, D No 8/239, Opp Saraswathi Type Institute, Sreeramula Peta, Proddatur 516360, Tel: 8564-321010. **PUNE:** Nirmitti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune 411 004, Tel: 020-3028 3005. **RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli 229001, Tel: 535-3203360. **RAIPUR:** HIG,C-23, Sector - 1, Devendra Nagar, Raipur 492004, Tel: 0771-3296 404. **RAJAHMUNDRY:** Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvuri Street, T Nagar, Rajahmundry 533101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam 626117, Tel: 4563-327520. **RAJKOT:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot 360001, Tel: 0281-329 8158. **RANCHI:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi 834001, Tel: 0651-329 6202. **RATLAM:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam 457001, Tel: 07412-324829. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri 415 639, Tel: 2352-322940. **ROHTAK:** 205, 2nd Floor, Bldg. No. 2, Munjal Complex, Delhi Road, Rohtak 124001, Tel: 01262-318687. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee 247667, Tel: 1332-312386. **ROPAR:** SCF - 17 Zail Singh Nagar, Ropar 140001, Tel: 1881-324761. **ROURKELA:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela 769001, Tel: 0661-329 0575. **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar 470 002, Tel: 7582-326711. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur 247001, Tel: 132-3255589. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem 636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal & Associates, Opp.Town High School,Sansarak, Sambalpur 768001, Tel: 0663-329 0591. **SANGLI (PARENT: KOHLAPUR):** Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli 416416, Tel-9326016616. **SATARA:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara 415002, Tel: 2162-320926. **SATNA:** 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, SATNA 485 001, Tel: 7672-320896. **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur 242001, Tel: 5842-327901. **SHILLONG:** LDB Building,1st Floor, G.S.Road, Shillong 793001, Tel: 364-2222265. **SHIMLA:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla 171001, Tel: 177-3204944. **SHIMOGA:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga 577 201, Tel: 8182-322 966. **SILIGURI:** No 7, Swamiji Sarani, Ground Floor, Ground Floor,Hakimpara, Siliguri 734001, Tel: 0353-329 1103. **SIRSA:** Gali No:1, Old Court Road, Near Railway Station Crossing, Sirsa 125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near Arya Kanya School, Sitapur 261001, Tel: 5862-324356. **SOLAN:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan 173 212, Tel: 1792-321074. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur 413001, Tel: 0217-3204201. **SONEPAT:** Shopo No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonapat 131 001, Tel: 130-3203021. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar 335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam 532 001, Tel: 8942-321 900. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur 228 001, Tel-9389403149. **SURAT:** Plot No.629,2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat 395 001, Tel: 0261-326 2267. **SURENDRANAGAR:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar 363035, Tel: 2752-320231. **TANJORE:** 1112, West Main Street, Tanjore 613 009, Tel: 4362-319022. **THANE:** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road,Near Hanuman Temple, Naupada, Thane 400 602, Tel: 22-31920050. **THIRUPPUR:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur 641601, Tel: 0421-3201271. **THIRUVALLA:** Central Tower, Above Indian Bank, Cross Junction, Thiruvalla 689101, Tel: 469-3208430. **TINSUKIA:** Sanairan Lohia Road,1st Floor, Tinsukia 786 125, Tel: 374-2336742. **TIRUNELVELI:** 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli 627001, Tel: 0462-320 0308. **TIRUPATHI:** Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi 517501, Tel: 0877-3206887. **TRICHUR:** Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East), Trichur 680001, Tel: 0487-325 1564. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy 620018, Tel: 0431-329 6906. **TRIVANDRUM:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum 695004, Tel: 0471-324 0202. **TUTICORIN:** 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main,Palayamkottai Road, Tuticorin 628 008, Tel: 461-3209960. **UDAIPUR:** 32 Ahinsapuri, Fatehpura Circle, Udaipur 313004, Tel: 0294-329 3202. **UJJAIN:** 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain 456 010, Tel: 734-3206291. **UNJHA (PARENT: MEHSANA):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha 384 170, Tel: -. **VADODARA:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390 007, Tel: 0265-301 8032. **VALSAD:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad 396001, Tel: 02632-324 202. **VAPI:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi 396195, Tel: 260-3201249. **VARANASI:** C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi 221002, Tel: 0542-325 3264. **VELLORE:** No:54, Ist Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore 632004, Tel: 0416-3209017. **VERAVAL:** Opp. Lohana Mahajan Wadi, Satta Bazar, Veraval 362 265, Tel: 2876-322900. **VIJAYAWADA:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada 520 010, Tel: 0866-329 9181. **VISAKHAPATNAM:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam 530 016, Tel: 0891-329 8397. **WARANGAL:** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal 506001, Tel: 0870-320 2063. **WARDHA:** Opp. Raman Cycle Industries, Krishna Nagar, Wardha 442 001, Tel: 7152-327735. **YAMUNA NAGAR:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar 135 001, Tel: 1732-316880. **YAVATMAL:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma 445 001, Tel: 7232-322780.