

**Asset Management Company :**

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

**Mutual Fund :**



**KEY INFORMATION MEMORANDUM**

**SBI**  
**GOLD FUND**  
An Open Ended Fund of Fund Scheme

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

**NEW FUND OFFER OPENS ON : 22.08.2011 | NEW FUND OFFER CLOSES ON : 05.09.2011**

**SCHEME RE-OPENS ON : 19.09.2011**

**Sponsor :** State Bank of India

**Asset Management Company :**

SBI Funds Management Pvt. Ltd., 191, Maker Towers 'E', Cuffe Parade, Mumbai - 400 005  
Visit us at [www.sbimf.com](http://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](http://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.**

| <b>Type of Scheme</b>  | An open ended fund of fund scheme  |   |                |        |        |                        |  |  |       |       |       |       |       |       |         |       |       |       |       |       |       |     |       |       |       |       |       |       |     |        |        |        |        |        |        |
|--|--|---|----------------|--------|--------|------------------------|--|--|-------|-------|-------|-------|-------|-------|---------|-------|-------|-------|-------|-------|-------|-----|-------|-------|-------|-------|-------|-------|-----|--------|--------|--------|--------|--------|--------|
| <b>Investment Objective</b>  | The investment objective of the Scheme is to seek to provide returns that closely correspond to returns provided by SBI Gold Exchange Traded Scheme (SBI GETS).  |   |                |        |        |                        |  |  |       |       |       |       |       |       |         |       |       |       |       |       |       |     |       |       |       |       |       |       |     |        |        |        |        |        |        |
| <b>Asset Allocation Pattern</b>  | The funds collected shall generally be invested consistent with the objective of the scheme in the following manner:   |   |                |        |        |                        |  |  |       |       |       |       |       |       |         |       |       |       |       |       |       |     |       |       |       |       |       |       |     |        |        |        |        |        |        |
|  | <b>Instruments</b>   | <b>Indicative allocations<br/>(% of total assets)</b> |                |        |        | <b>Risk Profile</b>    |  |  |       |       |       |       |       |       |         |       |       |       |       |       |       |     |       |       |       |       |       |       |     |        |        |        |        |        |        |
|  |  | <b>Maximum</b>  | <b>Minimum</b> |        |        | <b>High/Medium/Low</b> |  |  |       |       |       |       |       |       |         |       |       |       |       |       |       |     |       |       |       |       |       |       |     |        |        |        |        |        |        |
|  | Units of SBI GETS  | 100%  | 95%            |        |        | Medium to high         |  |  |       |       |       |       |       |       |         |       |       |       |       |       |       |     |       |       |       |       |       |       |     |        |        |        |        |        |        |
|  | Reverse repo and /or CBLO and/or short-term fixed deposits and/or Schemes which invest predominantly in the money market securities or Liquid Schemes*   | 5%  | 0%             |        |        | Low to medium          |  |  |       |       |       |       |       |       |         |       |       |       |       |       |       |     |       |       |       |       |       |       |     |        |        |        |        |        |        |
| The Scheme shall not invest in securitized debt.<br>*The Fund Manager may invest in Liquid Schemes of SBI Mutual Fund. However, the Fund Manager may invest in any other scheme of a mutual fund registered with SEBI, which invest predominantly in the money market securities |  |   |                |        |        |                        |  |  |       |       |       |       |       |       |         |       |       |       |       |       |       |     |       |       |       |       |       |       |     |        |        |        |        |        |        |
| <b>Investment Strategy</b>   | <p>To achieve the investment objective, the scheme will predominantly invest in units of SBI GETS which is registered with SEBI and / or permitted by SEBI from time to time. The investments could be made either directly with the underlying fund or through the secondary market. The scheme will also invest in money market instruments. The investment strategy would largely be active in nature. The AMC shall endeavor that the returns of SBI Gold Fund will replicate the returns generated by the underlying ETF.</p> <p>The AMC shall endeavor that the returns of SBI Gold Fund will replicate the returns generated by the underlying ETF and is not expected to deviate more than 2%, on an annualized basis net of recurring expenses in the Scheme. This deviation would mostly be on account of receipt of cash flows which currently takes 5 days as per current operational procedures.</p> <p>The table shows below the impact that could happen on fund performance as a result of delay in receipt of money over previous six months ending on May 31, 2011.</p> <table border="1"> <thead> <tr> <th></th> <th>2 Day</th> <th>3 Day</th> <th>4 day</th> <th>5 day</th> <th>6 day</th> <th>7 day</th> </tr> </thead> <tbody> <tr> <td>Average</td> <td>0.14%</td> <td>0.22%</td> <td>0.29%</td> <td>0.36%</td> <td>0.44%</td> <td>0.52%</td> </tr> <tr> <td>Max</td> <td>1.96%</td> <td>2.94%</td> <td>3.41%</td> <td>3.07%</td> <td>3.62%</td> <td>3.87%</td> </tr> <tr> <td>Min</td> <td>-2.69%</td> <td>-2.90%</td> <td>-3.12%</td> <td>-3.19%</td> <td>-3.41%</td> <td>-3.38%</td> </tr> </tbody> </table> <p>Above calculations are based on SBI GETS NAV. The assumption is that entire corpus is delayed by the no. of days tabulated above. But in reality, since the daily subscription may not be material to the total corpus of the fund the impact would not be material. Moreover subscriptions over periods of time would normally be expected to iron out the deviations. The fund would endeavor to maintain the indicated asset allocation as mentioned above. However there could be a variance in the asset allocation on account of receipt of cash flows, which on an average takes 5 business days to clear given the existing operational procedure.</p> |   |                |        |        |                        |  |  | 2 Day | 3 Day | 4 day | 5 day | 6 day | 7 day | Average | 0.14% | 0.22% | 0.29% | 0.36% | 0.44% | 0.52% | Max | 1.96% | 2.94% | 3.41% | 3.07% | 3.62% | 3.87% | Min | -2.69% | -2.90% | -3.12% | -3.19% | -3.41% | -3.38% |
|  | 2 Day  | 3 Day   | 4 day          | 5 day  | 6 day  | 7 day                  |  |  |       |       |       |       |       |       |         |       |       |       |       |       |       |     |       |       |       |       |       |       |     |        |        |        |        |        |        |
| Average  | 0.14%  | 0.22%   | 0.29%          | 0.36%  | 0.44%  | 0.52%                  |  |  |       |       |       |       |       |       |         |       |       |       |       |       |       |     |       |       |       |       |       |       |     |        |        |        |        |        |        |
| Max  | 1.96%  | 2.94%   | 3.41%          | 3.07%  | 3.62%  | 3.87%                  |  |  |       |       |       |       |       |       |         |       |       |       |       |       |       |     |       |       |       |       |       |       |     |        |        |        |        |        |        |
| Min  | -2.69%   | -2.90%  | -3.12%         | -3.19% | -3.41% | -3.38%                 |  |  |       |       |       |       |       |       |         |       |       |       |       |       |       |     |       |       |       |       |       |       |     |        |        |        |        |        |        |
| <b>Risk Profile of the Scheme</b>  | <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> <p>A. SBI Gold Fund would be investing in the units of SBI GETS. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made</p>  |   |                |        |        |                        |  |  |       |       |       |       |       |       |         |       |       |       |       |       |       |     |       |       |       |       |       |       |     |        |        |        |        |        |        |

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by the underlying scheme of mutual funds wherein the Scheme has invested. As a result, the time taken by the Mutual Fund for the redemption of units may be significant in the event of a high number of redemption requests or a restructuring of the scheme. In view of the above, the Trustee has a right in its sole discretion, to limit redemptions under certain circumstances as described under the section titled Right to Limit Redemptions.

**B.** Investments under the scheme may also be subject to the following risks:

### **Market Risk**

The Scheme's NAV will react to the prices of gold. The investor could lose money over short periods due to fluctuation in the Scheme's NAV in response to factors such as economic and political developments, changes in interest rates and perceived trends in gold prices, market movements and over longer periods during market upturns.

Additionally, the prices of gold may be affected by several factors such as global gold supply and demand, investors' expectations with respect to the rate of inflation, currency exchange rates, interest rates, etc. Crises may motivate large-scale sales of gold, which could decrease the domestic price of gold.

Some of the key factors affecting gold prices are as follows:

### **Asset Class Risk**

The domestic price of gold may vary from time to time. Further, the returns from the types of securities in which a Scheme invests may underperform returns from the various general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under performance in comparison of the general securities markets.

### **Central banks' sale**

Central banks across the world hold a part of their reserves in gold. The quantum of their sale in the market is one of the major determinants of gold prices. A higher supply than anticipated would lead to subdued gold prices and vice versa. Central banks buy gold to augment their existing reserves and to diversify from other asset classes. This acts as a support factor for gold prices.

### **Macro-economic factors**

A weakening dollar, high inflation, the massive US trade deficits all act in favor of gold prices. The global trend of rising interest rates also had a positive impact on gold prices. Gold being regarded as a physical asset would lose its luster in a deflationary environment as gold is used effectively as an inflation hedge.

### **Seasonal demand**

Since the demand for Gold in India is closely tied to the production of jewellery pieces tend to increase during the times of year when the demand for jewellery is the greatest, the demand for metals tends to be strong a few months ahead of these festive seasons, especially Dussera, Diwali, Akshaya Tritiya festival and summer wedding season in India. Christmas, Mothers Day, Valentine's Day, are also major festive and shopping for Gold.

### **Safe keeping of gold**

The gold held by the Custodian of SBI GETS may be subject to loss, damage, theft or restriction of access due to natural event or human actions. The Trustees may not have adequate sources of recovery if its gold is lost, damaged, stolen or destroyed and recovery may be limited, even in the event of fraud, to the market value of gold at the time the fraud is discovered. The custodian will maintain adequate insurance for its bullion and custody business. The liability of the Custodian is limited under the agreement between the AMC and the Custodian which establish the Mutual Fund's custody arrangements, or the custody agreements.

### **Time lag in procurement/redemption of physical gold**

Procurement of gold bars may take up to 1 month in case of adverse shortage of gold bars. It may not be possible to sell gold bar intentionally and may delay redemption depending on the market conditions.

### **Gold ETF Risk**

Gold Exchange Traded Funds in which scheme will be investing, invests in gold and gold

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|----------------------------|--|
|                            | <p>bullion. NAV of the gold ETF &amp; NAV of the scheme will change with the change in the prices of underlying assets. The prices of gold may be affected by several factors such as demand and supply of gold, change in political, economical environment and government policy, inflation trends, currency exchange rates, interest rates, etc.</p> <p><b>Lack of Market Liquidity</b></p> <p>Trading in SBI GETS on the Exchange may be halted because of market conditions or for reasons that in the view of the market authorities or SEBI, trading in SBI GETS is not advisable. In addition, trading in SBI GETS is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI “circuit filter” rules. There can be no assurance that the requirements of the market necessary to maintain the listing of SBI GETS will continue to be met or will remain unchanged. SBI GETS may suffer liquidity risk from domestic as well as international market.</p> <p><b>Tracking Error Risk</b></p> <p>a. Tracking error means the variance between daily returns of the underlying benchmark (gold in this case) and the NAV of the scheme for any given period. NAV of the Scheme is dependent on valuation of gold. Gold has to be valued as per the formula provided by SEBI in its circular no. SEBI/IMD/CIR No. 2/65348/06 dated April 21, 2006. NAV so computed may vary from the price of Gold in the domestic market.</p> <p>b. Factors such as the fees and expenses of the Scheme, cash balance, changes to the Underlying assets and regulatory policies may affect AMC’s ability to achieve close correlation with the Underlying assets of the scheme. The Scheme’s returns may therefore deviate from those of its Underlying assets.</p> <p>c. Tracking error could be the result of a variety of factors including but not limited to:</p> <ol style="list-style-type: none"> <li>i. Delay in the purchase or sale of gold due to illiquidity of gold,</li> <li>ii. Delay in realisation of sale proceeds,</li> <li>iii. Creating a lot size to buy the required amount of gold</li> <li>iv. The scheme may buy or sell the gold at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices.</li> <li>v. The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark price.</li> <li>vi. The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.</li> <li>vii. Disinvestments to meet redemptions, recurring expenses, dividend payouts etc.</li> <li>viii. Execution of large buy / sell orders</li> <li>ix. Transaction cost (including taxes and insurance premium) and recurring expenses</li> <li>x. Use of gold related derivative instruments, as and when allowed by regulations</li> <li>xi. Rebalancing of the portfolio</li> </ol> <p>C. Debt &amp; Money market securities investments under the scheme may also be subject to the credit risk, Liquidity risk, Interest rate risk &amp; Reinvestment risk.</p> |
| <p><b>Risk Control</b></p> | <p>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 the mitigation of the above mentioned risk-factors in underlying schemes, the Fund-Manager will follow an internal selection/allocation process approved by Investment Committee and Risk Department.</p> <p>The Fund-Manager will be responsible for taking investment decisions, scheme selection, portfolio construction and timing of investment decisions within the approved framework.</p> <p>The process will help to ensure the monitoring of the following within underlying schemes and for Money-Market exposures, for risk control, the following may be noted:</p>  |

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|  | <p><b>Liquidity risks:</b><br/>The liquidity of the FoF will be determined by the time taken by the Mutual Fund for the redemption of units in the underlying scheme which may be significant in the event of a high number of redemption requests or a restructuring of the scheme. The liquidity of the underlying scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by ensuring that investment is in line with the internal selection/allocation process approved by Investment Committee and Risk Department.</p> <p><b>Volatility risks:</b><br/>Investments in underlying scheme will have all the risks associated with the underlying schemes including performance of gold prices, interest rate risk, volatility etc. There is the risk of volatility in markets due to external factors like liquidity flows, economic policy etc. Volatility Risk can be partly mitigated by ensuring that judicious investments are made in line with the internal selection/allocation process approved by Investment Committee and Risk Department.</p> <p><b>Credit Risks :</b><br/>Investments in debt &amp; money market instruments will have credit risks resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations Credit Risk can be partly mitigated by ensuring that judicious investments are made in line with the internal selection/allocation process approved by Investment Committee and Risk Department.</p> <p><b>Gold ETFs:</b><br/>The Scheme endeavors to mitigate risks associated with investing in physical gold like risk of loss, damage, theft and natural calamities/human actions by investing in approved Gold ETF/s with appropriate limits for each Gold ETF. These limits and controls are also aimed at minimizing the risks of Impact Costs, Exchange Rate and Liquidity Risks generally associated with Gold ETFs.</p> |   |  |
| <b>How this scheme is different from the existing schemes of SBI Mutual Fund</b> | SBI Gold Fund is the fund of fund scheme by the SBI Mutual Fund which will invest only in the units of SBI GETS.  |   |  |
| <b>Plans /Options</b>  | Growth and Dividend Plan (with both payout and reinvestment options).<br>Growth will be default option & Dividend Reinvestment will be default sub-option.  |   |  |
| <b>Applicable NAV</b>  | <p><b>For purchases:</b> In respect of valid applications received upto the cut-off time (3.00 p.m.), by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after the cut-off time, by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For Redemptions:</b> In respect of valid applications received upto the cut-off time (3.00 p.m.) by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p>  |   |  |
| <b>NAV Declaration</b>   | AMC shall disclose the closing NAV of the day on the AMFI website ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) and on the website of the Fund by 10.00 a.m. the following business day.   |   |  |
| <b>Minimum Application Amount</b>  | <b>Purchase</b>   | <b>Additional Purchase</b>                    | <b>Repurchase</b>  |
|  | Rs. 5000/- and in multiples of Re. 1/- thereof  | Rs. 1000/- and in multiples of Re.1/- thereof | Rs.1000/- or 100 Units or account balance whichever is lower |
| <b>Minimum Amount of SIP</b>   | <p>Minimum investment amount for investing through SIP route is as follows:</p> <ol style="list-style-type: none"> <li>(1) Rs.100/- per month and in multiples of Re. 1/- thereafter for minimum 60 months (shall be available only through Direct debit mode of SBI &amp; Associate Banks)</li> <li>(2) Rs.500/- per month and in multiples of Re. 1/- thereafter for minimum 12 months</li> <li>(3) Rs.1000/- per month and in multiples of Re. 1/- thereafter for minimum 6 months</li> <li>(4) Rs.500/- per quarter and in multiples of Re. 1/- thereafter for minimum 12 quarters</li> <li>(5) Rs.1500/- per quarter and in multiples of Re. 1/- thereafter for minimum 4 quarters</li> </ol>  |   |  |

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| <b>Dispatch of Repurchase (Redemption) request</b> | Within 10 business days of the receipt of the repurchase (redemption) request at the authorized center of SBI Mutual Fund.  |   |
| <b>Benchmark Index</b>                             | The Scheme's performance will be benchmarked against the price of physical gold. As there are no indices catering to the gold sector or securities linked to the Gold, currently SBI Gold Fund shall be benchmarked against the domestic price of gold. The price here refers to the morning fixing of Gold by London Bullion Market association (LBMA).  |   |
| <b>Dividend Policy</b>                             | Dividend declaration under the dividend option of the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees and no returns is assured under the scheme.   |   |
| <b>Fund Manager</b>                                | Mr. Raviprakash Sharma  |   |
| <b>Trustee Company</b>                             | SBI Mutual Fund Trustee Company Private Limited   |   |
| <b>Performance of the scheme</b>                   | This scheme does not have any performance track record  |   |
| <b>Expenses of the scheme</b>                      | <b>New Fund Offer Period</b>  | <b>Continuous Offer</b>   |
| <b>(i) Load Structure</b>                          | <b>Entry Load:</b> N.A.<br><b>Exit Load:</b> Exit within 1 year from the date of allotment - 1 %; Exit after 1 year from the date of allotment - Nil  | <b>Entry Load:</b> N.A.<br><b>Exit Load:</b> Exit within 1 year from the date of allotment - 1 %; Exit after 1 year from the date of allotment - Nil  |
| <b>(ii) Recurring expenses</b>                     | 0.75% on average weekly assets (The investors in the Scheme will be charged a maximum of 1.50% of the daily or average weekly net assets of SBI Gold Fund including the expenses charged in its underlying investments in SBI GETS)   | Actual expenses for the previous financial year: N.A  |
| <b>Entry Load</b>                                  | 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.  |   |
| <b>Tax treatment for the Investors</b>             | Investors will be advised to refer to the details in the Statement of Additional Information & also independently refer to their tax advisor.   |   |
| <b>Daily Net Asset Value (NAV) Publication</b>     | NAV would be declared on all business days and will be published in 2 newspapers as prescribed under SEBI (MF) Regulations 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com.<br>AMC shall disclose the NAV on the AMFI website (www.amfiindia.com) and on the website of the Fund by 10.00 a.m. the following business day.  |   |
| <b>For Investor Grievances please contact</b>      | <b>Registrar</b>  | <b>SBI Mutual Fund</b>  |
|  | <b>Computer Age Management Services Pvt. Ltd.,</b><br>(SEBI Registration No. : INR000002813)<br>148, Old Mahabalipuram Road,<br>Okkiyam Thuraipakkan,<br>Adjacent to Hotel Fortune,<br>Chennai 600097, Tamil Nadu<br>Tel: 044-30407000 & 24587000,<br>Fax: 044-24580982<br>Email: enq_L@camsonline.com,<br>Website : www.camsonline.com   | Mr. C A Santosh<br>(Chief Manager - Customer Service)<br>SBI Funds Management Pvt. Ltd.<br>701-703, Raheja Centre,<br>Nairman Point,<br>Mumbai 400 021<br>Tel: 022-43511611<br>Fax: 022-43511615<br>Email: customer.delight@sbimf.com |
| <b>Unit holders' Information</b>                   | Account statement (on each transaction excluding SIP/STP/SWP), 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 halfyear i.e. on 31st March and on 30th September, 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 : 05.08.2011

### 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 at the end of the KIM.
- d. **Application by post:** Applications can be sent by post to the office of the Registrar (refer address on page no.6) 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](http://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. However investments made in Micro SIP shall be exempted from the requirement of PAN.
- 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.
- h) In case the applicant is a Corporate or a Non-Individual investor, the Contact Person's name should be stated in the space provided.
- i) 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.
- j) **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.

- k) **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 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.

Note: Minor can invest in any scheme of SBI Mutual Fund through his/her guardian (either natural guardian or court appointed guardian) only. Minor should be the first & sole holder in the account. Minor Unit Holder on becoming major is required to submit necessary documents to enable the Registrar to update their records and allow him to operate the Account in his own right. The account shall be frozen for operations on the day minor attains the age of majority and no transactions shall be permitted till the documents for change in the status are received.

- l) **Who can not invest:** It should be noted that the following entities cannot invest in the scheme :
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.

- m) To help us service you better, please provide your telephone number(s) / mobile number(s) including the relevant STD / ISD code.
- n) 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
- o) **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.

## Key Information Memorandum

- 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](http://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](http://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 Gold Fund".
- 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 DIVIDEND/REDEMPTION

SBIFM had entered into an agreement of a direct credit facility of dividends / redemptions with certain banks. For the investors who have an account with such banks, the default option for payment of dividend/redemption proceeds for all the prospective investment would be directly credited 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 dividend/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](http://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. 19 & 20. Instructions for filing application form are given on the page no.20.

#### **11 - DECLARATION AND SIGNATURES:**

- a) All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases to be attested by an authorised official of State Bank Group (SBG), Magistrate, Notary Public under his/her official seal.
- b) If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a duly certified notarised photocopy of the PoA. Alternatively, the original PoA can be submitted, which will be returned after verification. If the PoA is not received within 30 days of submitting the application, the application is liable to be rejected.

#### **12 - TERMS AND CONDITIONS FOR MICRO SIP**

1. As per SEBI vide its letter no. MRD/Policy/PAN/AT/97151/2007 dated June 19, 2009 to AMFI, investments in Micro SIP shall be exempted from the requirement of PAN subject to other operational guidelines. Micro SIP means Systematic Investment Plans (SIPs) where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March do not exceed Rs. 50,000. Subsequent to guideline in this regard MoF vide its letter no. 5/55/CM12006 dated June 3, 2009 has conveyed that Micro SIP schemes upto Rs. 50,000 per year per investor shall be exempted from the requirement of PAN and KYC. Investors need to (including joint holders) submit a photocopy of any one of the following PHOTO IDENTIFICATION documents as proof of identification in lieu of PAN along with Micro SIP applications and address proof (please note that investors have to provide address proof in addition to photo identification).

a. Voter Identity Card b. Driving License c. Government / Defense identification card b. Passport e. Photo Ration Card f. Photo Debit Card (Credit card will not be accepted because it may not be backed up by a bank account). g. Employee ID cards issued by companies registered with Registrar of Companies. h. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament i. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks. j. Senior Citizen / Freedom Fighter ID card issued by Government. k. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI. l. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL). m. Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.

The above supporting document must be current and valid. Supporting document copy shall be self attested by the investor / attested by the ARN holder mentioning the ARN number. While making subsequent Micro SIP applications with a mutual fund, investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting document.

2. This exemption will not be applicable to normal purchase transactions upto Rs. 50,000 which will continue to be subject to PAN and KYC requirements.
3. This exemption will be applicable ONLY for MICRO SIP investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs.
4. The exemption is applicable to joint holders also.

All other terms and conditions as applicable to Systematic Investment Plan facility as specified in Scheme Information

Documents of the Schemes and addendums, will also apply to Micro SIP facility.





THIS BOOKLET CONSISTS OF 24 PAGES INCLUDING THE APPLICATION FORMS. PLEASE ENSURE THAT YOU HAVE ALL THE PAGES.



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.



**APPLICATION FORM (Please fill in BLOCK Letters)**

|                           |  |                 |   |
|---------------------------|--|-----------------|---|
| 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

**1. PARTICULARS OF FIRST APPLICANT**

EXISTING FOLIO NO. \_\_\_\_\_ (For Existing unitholders: Please mention your Folio number, Name and PAN details and then proceed to Investment and Payment details- 8)

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. GENERAL INFORMATION - Please (✓) wherever applicable**

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

**5. CONTACT DETAILS**

Local Address of 1st Applicant \_\_\_\_\_

City \_\_\_\_\_ Pin \_\_\_\_\_

State \_\_\_\_\_

Address for Correspondence for NRI Applicants only ( Please (✓) ) Indian by Default  Foreign

Foreign Address (NRI / FII Applicants) \_\_\_\_\_

City \_\_\_\_\_

Country \_\_\_\_\_ Zip \_\_\_\_\_

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

Name of Bank \_\_\_\_\_

Branch Name and Address \_\_\_\_\_

City \_\_\_\_\_ Pin \_\_\_\_\_

Account No. \_\_\_\_\_

9 digit MICR Code \_\_\_\_\_ (This is 9 digit number next to the cheque number. Please provide a copy of CANCELLED cheque leaf)

IFS Code \_\_\_\_\_

| Account Type (Please (✓))        |                              |                                       |
|----------------------------------|------------------------------|---------------------------------------|
| <input type="checkbox"/> Savings | <input type="checkbox"/> NRO | <input type="checkbox"/> FCNR         |
| <input type="checkbox"/> Current | <input type="checkbox"/> NRE | <input type="checkbox"/> Others _____ |

**7. 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.

Investors subscribing to the scheme through SIP must complete Registration cum Mandate form compulsorily alongwith application form

TEAR HERE



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) :<br>Received from : _____ |  |                         |                 |                        | Stamp<br>Signature & Date |
| Scheme Name  | Options (✓)  | Cheque/ DD Amount (Rs.) | Bank and Branch | Cheque / DD No. & Date |                           |
| <b>SBI GOLD FUND</b>   | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout<br><input type="checkbox"/> Dividend Reinvestment |                         |                 |                        |                           |
| Attachments  | All purchases are subject to realisation of cheque / demand draft  |                         |                 |                        |                           |





**SBI MUTUAL FUND**  
A PARTNER FOR LIFE

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



**SBI GOLD FUND**  
An Open Ended Fund of Fund Scheme

**SIP ECS/DIRECT DEBIT FACILITY : REGISTRATION CUM MANDATE FORM**

Investors subscribing to the scheme through SIP ECS/Direct Debit Facility must complete this form compulsorily alongwith 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

Please (✓)  SIP  MICRO SIP  SIP Registration - by New Investor  SIP Registration - by Existing Investor

**INVESTOR DETAILS**

Folio No./Application No. \_\_\_\_\_ (For Existing Investor please mention Folio Number / For New Applicants please mention the Application Form Number)  
Name of 1st Applicant (Mr/Ms/M/s) \_\_\_\_\_  
Name of Father/Guardian in case of Minor \_\_\_\_\_

**PAN DETAILS** (Furnishing of PAN together with an attested copy of PAN Card is mandatory)

|   |   |   |
|---|---|---|
| First Applicant / Guardian  | Second Applicant  | Third Applicant   |
| Mandatory Enclosures  | Mandatory Enclosures  | Mandatory Enclosures  |
| <input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement | <input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement | <input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement |

**SIP DETAILS** (ECS in select cities or Direct Debit in select banks only)

SIP with Cheque  SIP without Cheque  
Scheme Name **S B I G O L D F U N D**  
Options (Please ✓)  Growth  Dividend Payout  Dividend Reinvestment  
Each SIP Amount (Rs.) \_\_\_\_\_ First SIP Cheque No. \_\_\_\_\_  
SIP Date  5<sup>th</sup>  10<sup>th</sup>  15<sup>th</sup>  20<sup>th</sup>  25<sup>th</sup>  30<sup>th</sup> (For February, last business day) No of SIP Installments \_\_\_\_\_ Frequency  Monthly SIP  Quarterly SIP  
SIP Period From\*  D  D  M  M  Y  Y  Y  Y To (Please ✓)  D  D  M  M  Y  Y  Y  Y  Till further notice#  
\* The earliest date for first SIP debit through ECS/Direct Debit is 15<sup>th</sup> October 2011 (for the applications submitted during NFO). # Please refer point no. xi overleaf

**DOCUMENT DETAILS** (in case of Micro SIP) Document Description \_\_\_\_\_ Document Number (if any) \_\_\_\_\_

**DECLARATION** : I / We hereby , authorize the AMC and their authorised service providers , to debit my / our following bank account directly or by ECS for collection of payments.

**BANK PARTICULARS** (as per bank records)

Name of 1st Holder \_\_\_\_\_  
Name of 2nd Holder \_\_\_\_\_  
Name of 3rd Holder \_\_\_\_\_  
Name of Bank \_\_\_\_\_  
Branch Name and Address \_\_\_\_\_  
City \_\_\_\_\_ Pin \_\_\_\_\_  
Account No. \_\_\_\_\_  
9 digit MICR Code \_\_\_\_\_ (This is 9 digit number next to the cheque number. Please provide a copy of CANCELLED cheque leaf)  
IFS Code \_\_\_\_\_

| Account Type (Please ✓)          |                              |                                 |
|----------------------------------|------------------------------|---------------------------------|
| <input type="checkbox"/> Savings | <input type="checkbox"/> NRO | <input type="checkbox"/> FCNR   |
| <input type="checkbox"/> Current | <input type="checkbox"/> NRE | <input type="checkbox"/> Others |

**DECLARATION & SIGNATURE** : I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in ECS. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform AMC, about any changes in my/our bank account. I/We do not have any existing SIP/Micro SIPs which together with the current Micro SIP Application will result in aggregate investments exceeding Rs. 50,000 in a year (applicable to Micro SIP investors only). 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 have read and agreed to the terms and conditions mentioned in SID/KIM.

**SIGNATURE(S)**  
Applicants must sign as per mode of holding

|   |                                     |                                     |
|---|-------------------------------------|-------------------------------------|
| <input checked="" type="checkbox"/>                 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 1st Account Holder/ Guardian / Authorised Signatory | 2nd Account Holder                  | 3rd Account Holder                  |

**BANKER'S ATTESTATION**

Certified that the signature of account holder and the Details of Bank account are correct as per our records.

Signature of authorised Official from Bank (Bank stamp and date)

Signature of authorised Official from Bank (Bank stamp and date)

The Branch Manager \_\_\_\_\_ Date  D  D  M  M  Y  Y  Y  Y

Bank \_\_\_\_\_ Branch \_\_\_\_\_

Sub : Mandate verification for A/c. No. \_\_\_\_\_

This is to inform you that I/We have registered for making payment towards my investments in SBIMF by debit to my /our above account directly or through ECS. I/We hereby authorize you to honour such payments for which I/We have signed and endorsed the Mandate Form.

Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account.

Thanking you,  
Yours sincerely

\_\_\_\_\_  \_\_\_\_\_  \_\_\_\_\_  
1st Account Holder/ Guardian / Authorised Signatory 2nd Account Holder 3rd Account Holder

**SBI MUTUAL FUND** **ACKNOWLEDGEMENT SLIP** Folio No. / Application No. \_\_\_\_\_

(To be filled in by the First applicant/Authorized Signatory) :  
Received from \_\_\_\_\_  
an application for Purchase of Units alongwith 1st Cheque Number \_\_\_\_\_ For Rs. \_\_\_\_\_  
All purchases are subject to realisation of cheques. Acknowledgement Stamp

## TERMS AND CONDITIONS FOR SYSTEMATIC INVESTMENT PLAN (SIP) THROUGH ECS/DIRECT DEBIT

**List of Cities for SIP ECS Facility :** Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhavnagar, Bhilwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hasan, Hubli, Hyderabad, Indore, Imphal, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, New Delhi, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shillong, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirunelveli, Tirupati, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udipi, Varanasi, Vijayawada and Vizag

**List of Direct Debit Banks (All core branches):** Axis Bank, Bank of Baroda, Bank of India, Citibank, HDFC Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of India (including SBS & SB Indore), State Bank of Mysore, State Bank of Patiala, State Bank of Travancore and Union Bank of India

The AMC may alter the list of banks participating in direct debit arrangement from time to time / withdraw direct debit facility from banks, based on its experience of dealing with any such bank or add/withdraw the name of the bank with whom direct debit facility arrangement can be introduced/ discontinued as the case may be.

- i. The SIP ECS facility is offered to investors having bank account in select cities mentioned above. The debit to the bank account would be processed directly or through the RBI ECS (Debit Clearing).
- ii. Investors can start a SIP without any initial investment during the NFO Period and such investors are required to submit the application form along with SIP ECS / Direct Debit Form. Investor has to select SIP cycle of 5<sup>th</sup>/ 10<sup>th</sup>/ 15<sup>th</sup> / 20<sup>th</sup> /25<sup>th</sup>/30<sup>th</sup> (for February last business day). **The earliest date for first SIP debit through ECS/Direct Debit is 15<sup>th</sup> October 2011 (for the applications submitted during NFO).** .Incase the condition is not met, the SIP would start on the same date from the next month. If the date on the application is a non-Business Day for the scheme, then the units shall be allotted on the next Business Day.
- iii. Completed Application Form for Cancellation/Change of Bank Mandate for SIP debit can be submitted on any date of the month and the same would be processed subject to the condition that there would be a minimum of 30 days period between the submission of the application and the SIP date.
- iv. The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of SBI Funds Management Pvt. Ltd without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS facility route will be discontinued without prior notice.
- v. The bank account provided for ECS facility should participate in local MICR clearing.
- vi. SIP facility is available only on specific dates of the month viz. 5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day). In case 5<sup>th</sup>/10<sup>th</sup>/ 15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day) is a holiday then next business day.
- vii. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- viii. Investor will not hold SBI Funds Management Pvt. Ltd, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
- ix. SBI Funds Management Pvt Ltd., its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- x. SBI Funds Management Pvt Ltd. reserves the right to reject any application without assigning any reason thereof.
- xi. Investors can opt for the facility of perpetual SIP (Till further notice) through ECS/Direct Debit by ticking appropriate box in SIP ECS/ Direct Debit facility registration cum mandate form. Investor can choose to discontinue the facility of perpetual SIP (Till further notice) by giving 30 days written notice at any of our Investor service centres.



**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 GOLD FUND**  
An Open Ended Fund of Fund Scheme

**SIP ECS/DIRECT DEBIT FACILITY : REGISTRATION CUM MANDATE FORM**

Investors subscribing to the scheme through SIP ECS/Direct Debit Facility must complete this form compulsorily alongwith 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

Please (✓)  SIP  MICRO SIP  SIP Registration - by New Investor  SIP Registration - by Existing Investor

**INVESTOR DETAILS**

Folio No./Application No. \_\_\_\_\_ (For Existing Investor please mention Folio Number / For New Applicants please mention the Application Form Number)  
Name of 1st Applicant (Mr/Ms/M/s) \_\_\_\_\_  
Name of Father/Guardian in case of Minor \_\_\_\_\_

**PAN DETAILS** (Furnishing of PAN together with an attested copy of PAN Card is mandatory)

|   |   |   |
|---|---|---|
| First Applicant / Guardian  | Second Applicant  | Third Applicant   |
| Mandatory Enclosures  | Mandatory Enclosures  | Mandatory Enclosures  |
| <input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement | <input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement | <input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Acknowledgement |

**SIP DETAILS** (ECS in select cities or Direct Debit in select banks only)

SIP with Cheque  SIP without Cheque  
Scheme Name **S B I G O L D F U N D**  
Options (Please ✓)  Growth  Dividend Payout  Dividend Reinvestment  
Each SIP Amount (Rs.) \_\_\_\_\_ First SIP Cheque No. \_\_\_\_\_  
SIP Date  5<sup>th</sup>  10<sup>th</sup>  15<sup>th</sup>  20<sup>th</sup>  25<sup>th</sup>  30<sup>th</sup> (For February, last business day) No of SIP Installments \_\_\_\_\_ Frequency  Monthly SIP  Quarterly SIP  
SIP Period From\*  D  D  M  M  Y  Y  Y  Y To (Please ✓)  D  D  M  M  Y  Y  Y  Y  Till further notice#  
\* The earliest date for first SIP debit through ECS/Direct Debit is 15<sup>th</sup> October 2011 (for the applications submitted during NFO). # Please refer point no. xi overleaf

**DOCUMENT DETAILS** (in case of Micro SIP)  
Document Description \_\_\_\_\_  
Document Number (if any) \_\_\_\_\_

**DECLARATION** : I / We hereby , authorize the AMC and their authorised service providers , to debit my / our following bank account directly or by ECS for collection of payments.

**BANK PARTICULARS** (as per bank records)

Name of 1st Holder \_\_\_\_\_  
Name of 2nd Holder \_\_\_\_\_  
Name of 3rd Holder \_\_\_\_\_  
Name of Bank \_\_\_\_\_  
Branch Name and Address \_\_\_\_\_  
City \_\_\_\_\_ Pin \_\_\_\_\_  
Account No. \_\_\_\_\_  
9 digit MICR Code \_\_\_\_\_ (This is 9 digit number next to the cheque number. Please provide a copy of CANCELLED cheque leaf)  
IFS Code \_\_\_\_\_

| Account Type (Please ✓)          |                              |                                 |
|----------------------------------|------------------------------|---------------------------------|
| <input type="checkbox"/> Savings | <input type="checkbox"/> NRO | <input type="checkbox"/> FCNR   |
| <input type="checkbox"/> Current | <input type="checkbox"/> NRE | <input type="checkbox"/> Others |

**DECLARATION & SIGNATURE** : I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in ECS. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform AMC, about any changes in my/our bank account. I/We do not have any existing SIP/Micro SIPs which together with the current Micro SIP Application will result in aggregate investments exceeding Rs. 50,000 in a year (applicable to Micro SIP investors only). 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 have read and agreed to the terms and conditions mentioned in SID/KIM.

**SIGNATURE(S)**  
Applicants must sign as per mode of holding

|  |   |   |
|--|---|---|
| <input checked="" type="checkbox"/> _____<br>1st Account Holder/ Guardian / Authorised Signatory | <input checked="" type="checkbox"/> _____<br>2nd Account Holder | <input checked="" type="checkbox"/> _____<br>3rd Account Holder |
|--|---|---|

**BANKER'S ATTESTATION**

Certified that the signature of account holder and the Details of Bank account are correct as per our records.

Signature of authorised Official from Bank (Bank stamp and date)

Signature of authorised Official from Bank (Bank stamp and date)

The Branch Manager \_\_\_\_\_ Date  D  D  M  M  Y  Y  Y  Y

Bank \_\_\_\_\_ Branch \_\_\_\_\_

Sub : Mandate verification for A/c. No. \_\_\_\_\_

This is to inform you that I/We have registered for making payment towards my investments in SBIMF by debit to my /our above account directly or through ECS. I/We hereby authorize you to honour such payments for which I/We have signed and endorsed the Mandate Form.

Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account.

Thanking you,  
Yours sincerely

\_\_\_\_\_  \_\_\_\_\_  \_\_\_\_\_  
1st Account Holder/ Guardian / Authorised Signatory 2nd Account Holder 3rd Account Holder

**SBI MUTUAL FUND** **ACKNOWLEDGEMENT SLIP** Folio No. / Application No. \_\_\_\_\_

(To be filled in by the First applicant/Authorized Signatory) :  
Received from \_\_\_\_\_  
an application for Purchase of Units alongwith 1st Cheque Number \_\_\_\_\_ For Rs. \_\_\_\_\_  
All purchases are subject to realisation of cheques. Acknowledgement Stamp

## TERMS AND CONDITIONS FOR SYSTEMATIC INVESTMENT PLAN (SIP) THROUGH ECS/DIRECT DEBIT

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**List of Direct Debit Banks (All core branches):** Axis Bank, Bank of Baroda, Bank of India, Citibank, HDFC Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of India (including SBS & SB Indore), State Bank of Mysore, State Bank of Patiala, State Bank of Travancore and Union Bank of India

The AMC may alter the list of banks participating in direct debit arrangement from time to time / withdraw direct debit facility from banks, based on its experience of dealing with any such bank or add/withdraw the name of the bank with whom direct debit facility arrangement can be introduced/ discontinued as the case may be.

- i. The SIP ECS facility is offered to investors having bank account in select cities mentioned above. The debit to the bank account would be processed directly or through the RBI ECS (Debit Clearing).
- ii. Investors can start a SIP without any initial investment during the NFO Period and such investors are required to submit the application form along with SIP ECS / Direct Debit Form. Investor has to select SIP cycle of 5<sup>th</sup>/ 10<sup>th</sup>/ 15<sup>th</sup> / 20<sup>th</sup> /25<sup>th</sup>/30<sup>th</sup> (for February last business day). **The earliest date for first SIP debit through ECS/Direct Debit is 15<sup>th</sup> October 2011 (for the applications submitted during NFO).** .Incase the condition is not met, the SIP would start on the same date from the next month. If the date on the application is a non-Business Day for the scheme, then the units shall be allotted on the next Business Day.
- iii. Completed Application Form for Cancellation/Change of Bank Mandate for SIP debit can be submitted on any date of the month and the same would be processed subject to the condition that there would be a minimum of 30 days period between the submission of the application and the SIP date.
- iv. The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of SBI Funds Management Pvt. Ltd without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS facility route will be discontinued without prior notice.
- v. The bank account provided for ECS facility should participate in local MICR clearing.
- vi. SIP facility is available only on specific dates of the month viz. 5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day). In case 5<sup>th</sup>/10<sup>th</sup>/ 15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day) is a holiday then next business day.
- vii. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- viii. Investor will not hold SBI Funds Management Pvt. Ltd, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
- ix. SBI Funds Management Pvt Ltd., its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- x. SBI Funds Management Pvt Ltd. reserves the right to reject any application without assigning any reason thereof.
- xi. Investors can opt for the facility of perpetual SIP (Till further notice) through ECS/Direct Debit by ticking appropriate box in SIP ECS/ Direct Debit facility registration cum mandate form. Investor can choose to discontinue the facility of perpetual SIP (Till further notice) by giving 30 days written notice at any of our Investor service centres.



## 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)<br>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

### 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 li Floor,18/3, Marshalls Road, Rukmani Lakshmiopathy 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, Fort, Mumbai-400 023, Tel: (022) 66532800; **NAGPUR:** SBIMF Investors Service Centre, Shreeram Towers, 1st Floor, Unit No 133, Beside NIT Building, Kingsway, Nagpur-440001.Tel : (0712) 6458368; **NEW DELHI:** SBIMF Investors Service Centre, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel: (011) 23466666; **PATNA:** SBIMF Investors Service Centre, SBI Main Branch, West Gandhi Maidan, Patna-800001, Tel: (0612) 3242047; **PUNE:** SBIMF Investors Service Centre, Madhuri Kishor Chambers, 3rd Floor, Near Passport Office, Senapati Bapat Road, Pune-411016, Tel:(020)25670961; **RANCHI:** SBIMF Investors Service Centre, C/o. State Bank Of India,Upper Bazar Branch, 2nd Floor, Metro Market, Kutchery Road, Ranchi-834 001, Tel: (0651) 2213413; **SURAT:** SBIMF Investors Service Centre ,Athugar Street, Higher Ground Floor,Meghratna Complex, Nanpura, Surat - 395 001, Tel: (0261) 2462764/ 3994800/ 6646555; **THRIVANTHAPURAM:** SBIMF Investor Service Centre, Ground Floor, 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, 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:** S B I M F 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, Ist 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, Bhavnagar-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, YMCA 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 Investor Service Desk, C/o State Bank of India, RBO , 120 Church Road, Ferozpur Cantonment, Ferozpur - 152001, Cell: 9855008415; **GHAZIABAD:** SBIMF Investor Service Desk, SIB Branch, Ist Floor, Navyug Market, Ghaziabad -201001, Tel:(0120) 2797582, Cell: 9958448124; **GHORAKHPUR:** SBIMF Investors Service Desk, C/o State Bank of India, Gorakhpur Branch, Bank Road, Gorakhpur (U.P.) PIN-273001, Tel: (0551) 2203378, Cell:9918001822; **GWALIOR:** SBIMF Investors Service Desk, C/o State Bank of India, Gwalior Main Branch, Bada, Lashkar Gwalior-474001, Tel:(0751) 2447272, Cell: 9977500199; **HISSAR:** SBI Funds Management Pvt. Ltd., SBIMF Investors Service Desk, 42, Red Square Market, Nr. 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. State Bank of India, Main Branch, 39-A, Green Park, Cool Road, Jalandhar, Tel:(0181) 2238415, Cell: 9855669498; **JAMMU:** SBIMF Investors Service Desk, C/o State Bank of India, Zonal Office, 2nd Floor, Ansari, Bahu Plaza, Gandhi Nagar Jammu Tawi-180001, Tel: (0191) 2474975, Cell: 9906909643; **JAMNAGAR:**SBIMF Investors Service Desk, C/O SBI Main Branch, New Super Market, Jamnagar,-361001, Tel: (0288) 2660104, Cell: 997986990; **JAMSHEDPUR:** SBIMF Investors Service Desk, C/o SBI Bistupur, 1st Floor,Main Branch,Jamshedpur-831001 Tel: (0657) 2440446, Cell: 9934360079; **JHANSI:** SBIMF Investors Service Desk, C/o SBI Main Barnch, Near Elite Crossing, Jhansi- 284001, Tel: (0510) 2330298, Cell: 9838476959; **JODHPUR:** SBIMF Investors Service Desk, 201, Shree Plaza,658 Residency Road, Sardarpura, Jodhpur- 342003, Tel:(0291) 2611928, Cell: 9929098355; **KOLHAPUR:** SBIMF Investor Service Desk, 3rd Floor, Ayodhya Towers., Station Road, Kolhapur-416 001, Tel: (0231) 2680880, Cell: 9325663494; **KOTA:** SBIMF Investor Service Desk, SBI Main Branch, Chawani Choraha, Kota - 324 005, Tel: (0744)2390631, Cell : 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), Cell: 9562008100; **MADURAI**: SBIMF Investors Service Desk, 1st Floor Suriya Towers, 273, Goodshed Street, Madurai-625001, Tel: (0452) 4374242; Cell: 9894009779; **MANGALORE**: SBIMF Investors Service Desk, C/o State Bank of India - Arya Samaj Road Branch, Balmatta, Mangalore - 575003, Tel: (0824)2445892, Cell:9880272463; **MEERUT**: SBIMF Investors Service Desk, C/O SBI Zonal Office, Garh Road, Meerut-250005, Cell: 9927239025; **MORADABAD**: SBIMF Investor Service Desk, C/o SBI Main Branch, Civil Lines, Moradabad-244001, Tel: (0591) 2411411, Cell 9719004343; **MUZZAFFARPUR**: SBIMF Investor Service Desk, 3rd Floor, Poddar Complex, SBI Regional Business Office, Opp Jubba Shani Park, Muzaffarpur - 842002, Tel: 9473199059; **MYSORE**: SBIMF Investor Service Desk, Mothikhana Building, 1st Floor, New Sayyaji Rao Road, Mysore 570024, Tel:(0821)4242919, Cell: 9900150919; **NASHIK**: SBIMF Investors Service Desk, Shop No-1, Shivneri Heights, Vise Mala, Near Ramdas Colony Garden, Nashik-422005, Tel: (0253) 6575888/2232553, Cell: 9823310253; **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, Cell: 9592008415; **PANIPAT**: SBIMF Investors Service Desk, C /O State Bank of India, Main Branch, G T Road Panipat, Tel: (0180) 2648415, Cell: 9896152400; **PATIALA**: SBIMF Investors Service Desk, C /O State Bank of India, Main Branch, Chotti Baradari, The Mall, Patiala - 147001, Tel: (0175) 2300058, Cell: 9814488415; **PONDICHERRY**: C/o State Bank of India, ADB Branch, Kamaraj Salai, Pondicherry - 605 013, Cell: 9445196934; **RAIPUR**: SBIMF Investor Service Desk, C/o. 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 Road, 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**: SBIMF 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, Babu 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, Siga, Varanasi-221010, Tel: (0542) 222492, 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, Shop No 17, Star Trade Centre, Sodawala Lane, Nr, Chamunda Circle, Borivali West-400092, Tel: (022) 28927551, 28922741; **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, Chantali Road MnR Ghatntali Devi Mandir. Naupada, Thane-400602, Tel: (022) 25401690, 25414594, Cell: 9819825279

#### 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 444601, Tel: 0721-329 1965. **AMBALA**: Opposite PEER, Bal Bhawan 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 Kumtagi 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, Ist 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:

## Key Information Memorandum

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, 3<sup>rd</sup> Floor, Ittoop's Imperial Trade Centre, 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, Agraharam 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: 7182-321680. **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, Rehabari, Guwahati 781008, Tel: 0361-260 7771. **GWALIOR:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office,City Centre. , Gwalior 474002, Tel: 0751-320 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, ' B ' Block, Kundagal Complex, Opp. Court, Club Road, Hubli 580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad 500 003, Tel: 040-3918 2471. **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, Yudhishthir 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:** HNo.7-1-257, Upstairs S B H, Mangammathota, 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 Appartment, Ground Floor, Kolkata, Kestopur 700101, Tel: -. **KHAMMAM:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyrva 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:** Kochupitamoodu 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 1st 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 Nanakumbhath 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. **NAVARI:** Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimnabai 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, Cannugatt 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. **RAJAHMUNDRI:** Cabin 101 D.no 7-27-4, 1<sup>st</sup> Floor Krishna Complex, Baruvari Street, T Nagar, Rajahmundry 533101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam 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 Firayal, 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, 2<sup>nd</sup> Floor, Blg. 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, Kuvenpu 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, Sonepat 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, 1st 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.