









SCHEME INFORMATION DOCUMENT

 Open-ended Scheme	 Open-ended Equity Scheme
 Open-ended Balanced Fund	 Open-ended Equity Scheme
 An Open-ended Growth Scheme	 Open-ended Liquid Scheme

Mutual Fund	Trustee Company	Asset Management Company
SBI Mutual Fund	SBI Mutual Fund Trustee Company Private Limited ("Trustee Company")	SBI Funds Management Private Limited ('AMC') <i>(A joint venture between SBI and Société Générale Asset Management)</i>
Corporate Office	Registered Office:	Registered Office:
191, Maker Towers 'E', 19 th Floor, Cuffe Parade, Mumbai - 400 005	191, Maker Towers 'E', 19 th Floor, Cuffe Parade, Mumbai - 400 005	191, Maker Towers 'E', 19 th Floor, Cuffe Parade, Mumbai - 400 005

The particulars of the Scheme/Plans have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of SBI Mutual Fund, Tax and Legal issues and general information on www.sbimf.com

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated May 27, 2011.

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HIGHLIGHTS OF THE SCHEME

	Magnum Multiplier Plus Scheme	Magnum Balanced Fund	Magnum Equity Fund	Magnum Global Fund
Type of the Scheme	An open-ended Equity Scheme	An open ended Balanced Scheme	An open-ended equity Scheme	An open-ended equity scheme
Investment Objective	The objective of the scheme is to provide the investor with long term capital appreciation/dividends along with the liquidity of an open-ended scheme. The Scheme will invest in diversified portfolio of equities of high growth companies.	To provide investors long term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in a relatively safe portfolio of debt.	The objective of the scheme is to provide the investor long term capital appreciation by investing in high growth companies along with the liquidity of an open-ended scheme through investments primarily in equities and the balance in debt and money market instruments.	To provide the investors maximum growth opportunity through well researched investments in Indian equities, PCDs, and FCDs from selected industries with high growth potential, and Bonds.
Investment in	The scheme would invest the monies in a diversified basket of equity and equity related instruments, debt and money market instruments	The scheme would invest the monies in a diversified basket of equity and equity related instruments, debt and money market instruments	The scheme would invest the monies in a diversified basket of equity and equity related instruments, debt and money market instruments	The scheme would invest the monies in Equity partly convertible debentures, fully convertible debentures and money market instrument.
Liquidity Options	Open-ended. Fresh purchases and redemption at NAV related price on all business day			
Dividend Frequency	Frequency at the discretion of Trustee. Dividend will be declared subject to availability and the adequacy of the surplus in the scheme			
SIP/SWP/STP facilities	Available	Available	Available	Available
Minimum Investment Size (Non SIP)	Rs. 1000/-	Rs. 1000/-	Rs. 1000/-	Rs. 2000
Additional Purchase	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs.500
Minimum redemption size (Non SWP)	Rs.500/-	Rs. 500/-	Rs. 500/-	Rs.500/-
In Magnum /Units (non SWP/STP)	50	50	50	50
Cheque /Draft in favour of	"SBIMF – Magnum Multiplier Plus Scheme 1993"	"SBIMF – Magnum Balanced Fund"	SBIMF – Magnum Equity Fund"	SBIMF – Magnum Global Fund"
Switches	Allowed	Allowed	Allowed	Allowed

	SBI Premier Liquid Fund	NRI – FAP
Type of the Scheme	An open-ended Liquid Scheme	An Open ended Scheme
Investment Objective	The investment objective of the scheme will be to provide attractive returns to the Magnum/Unit holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt and money market instruments	To provide attractive returns to the Magnum / Unit holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt, equity and money market instruments.
Investment in	The scheme would invest the monies in Cash and alternate to Call Money Market instrument, Corporate debenture and Bonds /PSU, FI Government guaranteed Bonds, Government Securities including Securitized Debt, International bonds and Derivative instruments.	This Plan would follow an Asset Allocation Model wherein depending on market conditions the Fund Manager can take a view on the percentage of investments this can be allocated to equity. This Plan would have a minimum the of 10% investment in equity related instruments which can be increased up to 80% depending on market fundamentals.
Liquidity	Open-ended. Fresh purchases and redemption at NAV related price on all business day	
Plans /Options	Institutional Plan and Super Institutional Plan. Both Plan have Growth and Dividend Option with pay out and reinvestment facility	Growth and Dividend Option with pay out and reinvestment facility
Dividend Frequency	Daily, Weekly and Fortnightly \$#	#
SIP/SWP/STP facilities	Not Available	Available
Minimum Investment Size (Non SIP)	Institutional – Rs. 50 lakhs Super Institutional – Rs. 5 Crore	Rs. 50,000/-
Additional Purchase	Rs. 1,00,000	Rs. 1000/-
Minimum redemption size (Non SWP)	Rs.1,00,000/-	Rs. 1000/-
In Magnum /Units (non SWP/STP)	10,000	100
Cheque /Draft in favour of	"SBIMF –SBI Premier Liquid Fund"	"SBIMF – Magnum NRI Investment Fund – Flexi Asset Plan"
Switches	Allowed	Allowed

\$ Daily Dividend would be automatic reinvested. Payout under the Weekly and Fortnightly Dividends would be effected only for investments of Rs. 1 crore and above. Dividend distribution is subject to the availability of distributable surplus and at the discretion of the Fund Manager.

Frequency at the discretion of Trustee. Dividend will be declared subject to availability and the adequacy of the surplus in the scheme.

I. INTRODUCTION

A. RISK FACTORS

1. Standard Risk Factors

- a. Mutual funds and securities investments are subject to market risks and there is no assurance or guarantee that the Fund's objective will be achieved.
- b. As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down
- c. Past performance of the Sponsor / AMC / Mutual Fund or its affiliates does not guarantee the future performance of the scheme(s) of the Mutual Fund.
- d. State Bank of India, the sponsor, is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution made by it of an amount of Rs. 5 lakhs towards setting up of the mutual fund.
- e. Magnum NRI Investment Fund, Magnum Multiplier Plus Scheme '93', Magnum Balanced Fund, Magnum Equity Fund, Magnum Global Fund, SBI Premier Liquid Fund are only the name of the Scheme and does not, in any manner, indicate either the quality of the Scheme or its future prospects and returns.
- f. The NAV of the Schemes' Units may be affected by change in the general market conditions, factors and forces affecting capital markets in particular, level of interest rates, various market related factors and trading volumes.
- g. The present scheme is not a guaranteed or assured return scheme.
- h. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.

2. Common Scheme-specific Risk Factors

- a. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document.
- b. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The liquidity of the Scheme's investments is inherently restricted by trading volumes and settlement periods.

- c. Redemption by the Magnum holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund their directors or their employees shall not be liable for any tax consequences that may arise.
- d. The tax benefits described in this Scheme Information Document are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his/her/its own professional tax advisor.
- e. Stock Lending: There are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement. Such failure can result in the possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing thereon.
- f. Investments under the scheme may also be subject to the following risks:
 - i. Equity and equity related risk: Equity instruments carry both company specific and market risks and hence no assurance of returns can be made for these investments.
 - ii. Credit risk: Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.
 - iii. Liquidity Risk pertains to how saleable a security is in the market. If a particular security does not have a market at the time of sale, then the scheme may have to bear an impact depending on its exposure to that particular security.

- iv. Interest Rate risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.
- v. Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
- vi. Derivative risks: The derivatives will entail a counterparty risk to the extent of amount that can become due from the party. The cost of hedge can be higher than adverse impact of market movements. An exposure to derivatives in excess of the hedging requirements can lead to losses. An exposure to derivatives can also limit the profits from a genuine investment transaction. Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities and also on the suitable and acceptable benchmarks. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with the investing directly in securities and other traditional investments. Derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Also, the market for derivative instruments is nascent in India.

g. Securitized Debt:

Liquidity risk: There is no assurance that a deep secondary market will develop for the instrument. This could limit the ability of the investor to resell them.

Limited Recourse: The instruments represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the buyer of the security against the Investors' Representative.

Delinquency and Credit Risk: Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Monthly Investor Payouts to the Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Vehicle/ Asset. However many factors may affect, delay or prevent the repossession of such Vehicle/Asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such Vehicle/Asset may be sold may be lower than the amount due from that Obligor.

Risks due to possible prepayments: Full prepayment of a contract may lead to an event in which investors may be exposed to changes in tenor and yield.

Bankruptcy of the Originator or Seller: If the service provider becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that either the sale from each Originator was not a sale then an Investor could experience losses or delays in the payments due under the instrument.

- h. The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme.
- i. Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels of risk. Accordingly the scheme's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risk than bonds, which are AA rated
- j. Subject to necessary approvals, the Scheme may invest in overseas markets, which carry a risk on account of fluctuations in the foreign exchange rates.

3. Scheme Specific Risk Factors

Magnum NRI Investment Fund

Magnum NRI Investment Fund will be investing in debt instruments (including Securitized debt and International securities), Government Securities and money market instruments (such as repos, reverse repos and any alternative to the call money market as may be directed by the RBI) as also equity & equity related instruments.

Magnum Multiplier Plus Scheme '93

Magnum Multiplier Plus Scheme '93 will be investing in equity & equity related instruments, derivatives as also debt instruments (including securitized debt), Government Securities and money market instruments (such as repos, reverse repos and any alternative to the call money market as may be directed by the RBI).

Magnum Balanced Fund

Magnum Balanced Fund will be investing in equity & equity related instruments as also debt instruments (including securitized debt), Government Securities and money market instruments (such as alternate to call money market, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI).

Magnum Equity Fund

Magnum Equity Fund will be investing in primarily in equity & equity related instruments derivatives as also debt instruments (including securitized debt), Government Securities and money market instruments (such repos, reverse repos and any alternative to the call money market as may be directed by the RBI) and derivative instruments.

Magnum Global Fund

Magnum Global Fund will be investing in equity & equity related instruments, derivatives as also debt instruments (including securitized debt), money market instruments (such as call repos, reverse repos and any alternative to the call money market as may be directed by the RBI)

SBI Premier Liquid Fund (erstwhile Magnum Institutional Income Fund-Savings Plan)

SBI Premier Liquid Fund (erstwhile Magnum Institutional Income Fund-Savings Plan) will be investing in debt instruments (including Securitized debt), Government Securities and money market instruments (such as repos, reverse repos and any alternative to the call money market as may be directed by the RBI). Trading volumes and settlement periods inherently restricts the liquidity of the scheme's investments.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme/Plan shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme/Plan(s). However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan(s) shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

C. SPECIAL CONSIDERATIONS, IF ANY:

Investors should study the Scheme Information Document carefully in its entirety and should not construe the contents thereof as advice relating to legal, taxation, investment or any other matters. Investors are advised to consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem Units.

D. DEFINITIONS AND EXPLANATIONS OF TERMS USED

Applicable NAV for sale of Magnums/units:

For SPLF: Where the applications received upto 12.00 noon on a business day and funds are available for utilization on the same day - closing NAV of the day immediately preceding the day of receipt of application. Where the applications received after 12.00 noon on a business day and funds are available for utilization on the same day - closing NAV of the day immediately preceding the next business day. Irrespective of the time of receipt of application, where the funds are not available for utilization on the day of the application - closing NAV of the day immediately preceding the day on which the funds are available for utilization.

For Others: In respect of valid applications received upto 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 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.

For Purchase (For Liquid Schemes / Plans)

1. Where the application is received upto 2.00 p.m. on a day and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective liquid schemes/plans before the cut-off time i.e. available for utilization before the cut-off time – the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;
2. Where the application is received after 2.00 p.m. on a day and funds for the entire amount of subscription/purchase as per the application are credited to the bank

account of the respective liquid schemes/plans on the same day i.e. available for utilization on the same day– the closing NAV of the day immediately preceding the next business day shall be applicable;

3. Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/purchase as per the application are not credited to the bank account for the respective liquid schemes/plans before the cut-off time i.e. not available for utilization before the cut-off time – the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.

For allotment of units in respect of Switch – in to Liquid Schemes / Plans from other schemes:

It is necessary that:

1. Application for switch-in is received before the applicable cut-off time.
2. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time.
3. The funds are available for utilization before the cut-off time, by the respective switch-in schemes

For Income / Debt Oriented Schemes/Plans for an amount of Rs. 1 Crore and above:

For purchase an amount of Rs. 1 Crore and above

1. In respect of application received upto 3.00 p.m. on a day and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective schemes before the cut-off time i.e. available for utilization before the cut-off time – the closing NAV of the day shall be applicable.
2. In respect of application received after 3.00 p.m. on a day and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective schemes before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable

For allotment of units in respect of Switch – in to income / debt oriented schemes/plans for an amount of Rs. 1 Crore and above (other than liquid schemes / Plans) from other schemes:

It is necessary that:

1. Application for switch-in is received before the applicable cut-off time.
2. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in income/debt oriented mutual fund schemes/plans before the cut-off time.
3. The funds are available for utilization before the cut-off time, by the respective switch-in to income/debt oriented mutual fund schemes/plans.

Applicable NAV for Redemption Of magnums/units:

For SBI Premier Liquid Fund

In respect of valid application received under the Scheme, the following repurchase NAV shall be applicable:

1. Where the application is received upto 3.00 pm – the closing NAV of the day immediately preceding the next business day ; and
2. Where the application is received after 3.00 pm – the closing NAV of the next business day.

For Others: In respect of valid applications received upto the cut-off time 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.

AMC Fees	: Investment management & advisory fees charged by the AMC to the scheme as disclosed in the section on "Fees and Expenses" in the scheme information document.
Asset Management Company or The AMC/ SBIFMPL	: SBI Funds Management Private Limited, the Asset Management Company, incorporated under the Companies Act, 1956 and authorized by SEBI to act as Investment Manager to the Schemes of SBI Mutual Fund.
Business Day	: A day other than (i) Saturday or Sunday; (ii) a day on which both the National Stock Exchange of India Limited and the Bombay Stock Exchange Limited are closed (iii) a day on which the Purchase/Redemption/Switching of Units is suspended (iv) a day on which banks in Mumbai and / RBI are closed for business/clearing (v) a day which is a public and /or bank holiday at Investor Services Centre / Investor Service Desk where the application is received (vi) a day on which normal business cannot be transacted due to storms , floods, natural calamities , bandhs, strikes or such other events as the AMC may specify from time to time. The AMC reserves the right to declare any day as a Business day or otherwise at any of the Investor Service Centre / Investor Service Desks.
Cut-off time	: For all schemes except SPLF: 3.00 p.m. and for SPLF, Purchase: 12. 00 pm & redemption: 3.00 pm
Date of Application	: The date of receipt of a valid application complete in all respect for issue or repurchase of Magnum/ Units of this scheme by SBIFMPL at its various offices/branches or the designated centers of the Registrar.
Derivatives	: Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, commodity or index, such as: interest rates, exchange rates, commodities, and equities.
Equity & Equity related Instruments	: Equity and Equity Related Instruments include stocks and shares of companies, foreign currency convertible bonds, ADR/GDR, derivative instruments like stock future/options and index futures and options, warrants, convertible preference shares.
Entry Load	: Entry Load means a one-time charge that the investor pays at the time of entry into the scheme. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, No entry load will be charged with respect to applications for purchase / additional purchase / switch-in accepted by the Fund.
Exit Load	: A charge paid by the investor at the time of exit from the scheme(s).
Forward Rate Agreement/FRA	: A FRA is an agreement to pay or receive the difference between the agreed fixed rate and actual interest prevailing at a stipulated future date. The interest rate is fixed now for a future agreed period wherein only the interest is settled between the counter parties.
Gilts / Govt. Securities	: Securities created and issued by the Central Government and/or State Government, as defined under section 2 of Public Debt Act 1944 as amended or re-enacted from time to time.
Interest Rate Swaps	: Interest Rate Swaps ("IRS") is a financial contract between two parties exchanging a stream of interest payments for a notional principal amount on multiple occasions till maturity. Typically, one party receives a pre-determined fixed rate of interest while the other party receives a floating rate, which is linked to a mutually agreed benchmark with provision for mutually agreed periodic resets.
ISCs/ISDs	: Investor Service Centers/Investor Service Desks of SBIFMPL/SBI Mutual Fund at various locations in India opened from time to time.
MBALF	: Magnum Balanced Fund, an Open-ended Balanced Scheme.
MEF	: Magnum Equity Fund, an Open-ended Equity scheme.
MGLF	: Magnum Global Fund, an Open-ended Equity Scheme.
MMPS	: Magnum Multiplier Plus Scheme 1993, an Open-ended Equity Scheme.

Magnum / Units	: One undivided unit issued under the Scheme by the SBI Mutual Fund
Magnum Holder / Unit Holder	: Any eligible applicant who has been allotted and holds a valid Magnum / units in his /her/its name.
Major	: means the age at which a person is deemed to attain majority under the provisions of the Indian Majority Act, 1875, as amended from time to time.
Majority Age	: means the age at which a person is deemed to attain majority under the provisions of the Indian Majority Act, 1875, as amended from time to time.
Money Market Instruments	: Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Collateralised Borrowing & Lending Obligation (CBLO), Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations prevailing from time to time.
NAV related price	: The Repurchase Price and the Sale Price are calculated on the basis of NAV and are known as NAV related prices. The Repurchase Price is calculated by deducting the exit load factor (if any) from the NAV and the Sale Price is the price at which the Units can be purchased based on Applicable NAV.
Net Asset Value / NAV	: Net Asset Value of the Units of the Scheme(s) (including plans / options thereunder) calculated in the manner provided in this Scheme Information Document or as may be prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.
Non Resident Indian / NRI	: A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under Foreign Exchange Management (Investment in firm or proprietary concern in India) Regulations, 2000.
NSE MIBOR	: NSE MIBOR is an acronym for National Stock Exchange (NSE) Mumbai Inter Bank Offer Rate. This rate is computed by NSE on basis of indication by various market participants and published daily.
Official Points of Acceptance	: means SBIFMPL Corporate Office/ SBIFMPL Investor Service Centers/Investor Service Desks, website of the Mutual Fund i.e. www.sbimf.com , SBIFMPL overseas point of acceptance or the designated centers of the Registrars.
Options	: An Option gives holder the right (but not the obligation) to buy or sell a security or other asset during a given time for a specified price called the 'Strike' price.
Sale Price	: The price at which the Magnums / Units can be purchased and calculated in the manner provided in this Scheme Information Document.
Scheme Information Document/ the Scheme	: This document issued by SBI Funds Management (P) Ltd. / SBI Mutual Fund, containing the terms of offering Magnums / Units of the Magnum NRI Fund, Magnum Multiplier Plus, Magnum Balanced Fund, Magnum Equity Fund, Magnum Global Fund, SBI Premier Liquid Plan {erstwhile Magnum Institutional Income Fund} ('the scheme') of SBI Mutual Fund as per the terms contained herein. Modifications to the Scheme Information Document, if any, shall be made by way of an addendum which will be attached to the Scheme Information Document. On issuance and attachment of addendum, the Scheme Information Document will be deemed to be an updated Scheme Information Document.
RBI	: Reserve Bank of India, established under Reserve Bank of India Act, 1934.
Repurchase/Exit Load	: The repurchase load means a charge paid by the investor at the time of exit from the scheme.
Redemption /Repurchase Price	: The price (being Applicable NAV minus Exit Load, if any) at which the units can be redeemed and calculated in the manner provided in this Scheme Information Document.
Registrars	: The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBIMF. M/s Computer Age Management Services (Pvt.) Ltd. (SEBI Registration Number: INR 000002813). (Computer Age Management Services Pvt. Ltd. 148, Old Mahabalipuram Road; Okkiyam Thuraipakkan; Chennai - 600 097, Tamil Nadu (having Registered Office: A & B Lakshmi Bhavan, 609, Anna Salai, Chennai - 600 006, India), as Registrars and Transfer Agents to the Schemes

Repos	: Sale of Government Securities with simultaneous agreement to repurchase them at a later date.
Reverse Repos	: Purchase of government securities with simultaneous agreement to sell them at a later date.
S&P CNX Nifty Index	: An index owned, composed and operated by India Index Services and Products Ltd.
Sales /Entry Load	: Sales Load means a one-time charge that the investor pays at the time of entry into the scheme.
Sale Price	: The Sale Price is the price an investor pays for a Magnum / Unit of the scheme at the time of entry.
SBIMFTCPL/Trustees	: SBI Mutual Fund Trustee Company Private Limited, a wholly owned subsidiary of SBI, incorporated under the provisions of the Companies Act, 1956. The registered office of SBIMFTCPL is situated at 191, Maker Tower 'E', Cuffe Parade, Mumbai 400 005. SBIMFTCPL is the Trustee to the SBIMF vide the Restated and Amended Trust Deed dated December 29, 2004, to supervise the activities of The Fund as disclosed in the section "Constitution of the Mutual Fund" in the Scheme Information Document.
SEBI	: Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.
SEBI Regulations	: Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 for the time being in force and as amended from time to time, [including by way of circulars or notifications issued by SEBI, the Government of India].
Securitized Debt	: A financial instrument (bond) whose interest and principal payments are backed by an underlying cash flow from another asset. More information on this asset class is disclosed in the Section on Investment Objectives and Policies.
Sponsor / Settlor	: State Bank of India, having its Corporate Office at State Bank Bhavan, Madame Cama Road, Mumbai - 400 021, which has made an initial contribution of Rs. 5 lacs towards the trust fund and has appointed the Trustees to supervise the activities of The Fund.
Switches	<p>Switch In - Investments in the scheme from any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p> <p>Switch Out - Repurchase/Redemption from the scheme to any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p>
The Custodians	<p>: The custodians to the scheme(s) whose appointment is approved by the Trustees of SBI Mutual Fund. SBI Mutual Fund has appointed CITI BANK N.A. (SEBI Registration Number:IN/CUS/004) situated at 77 Ramnord House, Dr. Annie Besant Road, Worli, Mumbai - 400 018 as the Custodians for Magnum Balanced Fund Scheme.</p> <p>SBI Mutual Fund has appointed HDFC Bank Ltd. (SEBI Registration Number: IN/CUS/001) situated at Sandoz House, Dr. Annie Besant Road, Worli Mumbai - 400 018 as the Custodians for Magnum NRI Investment Fund (all plans) and SBI Premier Liquid Scheme (erstwhile Magnum Institutional Income Fund - Savings Plan).</p> <p>SBI Mutual Fund has appointed Stock Holding Corporation of India Ltd. (SEBI Registration Number: IN/CUS/011) situated at Mittal Court, B-Wing, 2nd Floor, 224, Nariman Point, Mumbai - 400 021 as the Custodians for Magnum Multiplier Plus, Magnum Equity Fund and Magnum Global Fund scheme</p>
The Fund	: Means SBI Mutual Fund (SBIMF); constituted as a Trust with SBI Mutual Fund Trustee Company Private Limited as Trustee and registered with SEBI.
The Offer	: The issue of Magnums/Units of the Scheme(s) as per the terms contained in this Combined Scheme Information Document.
Unit Capital	: The aggregate face value of the Units issued and outstanding under the scheme(s).

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- I. The Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- II. All legal requirements connected with the launch of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- III. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.
- IV. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

For SBI Funds Management Private Limited

Signature : Sd/-

Name : **Deepak Kumar Chatterjee**
Managing Director

Date: May 19, 2010

Place: Mumbai.

II. INFORMATION ABOUT THE SCHEME

(i) INFORMATION ABOUT THE SCHEME

1. MAGNUM NRI INVESTMENT FUND

A. TYPE OF THE SCHEME - An Open – ended Scheme

B. OBJECTIVE OF THE SCHEME

The investment objective of the scheme will be to provide attractive returns to the Magnum/Unit holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt, equity and money market instruments. Income may be generated through the receipt of coupon payments, the amortization of the discount on the debt instruments, receipt of dividends or purchase and sale of securities in the underlying portfolio. The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner:

C. ASSET ALLOCATION PATTERN & INVESTMENT STRATEGIES

Instruments	Flexi Asset Plan (% of net assets)	Risk profile
Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds including Securitized Debt and International Bonds	Up to 90% of the investments in debt instruments#	Medium to High
Of which Securitized Debt	Not more than 30% of the investments in debt instrument #	Medium to High
Of which International Bonds	Within approved limits	Medium to High
Government Securities	Up to 100% of he investment in Debt instrument#	Low
Equity and equity related instruments	Atleast 10% and not exceeding 80% at any time*	High
Derivative Instruments limits	Within approved limits	Medium to High
Cash and Call and Money Market Instruments~	Up to 25%	Low

~ Pursuant to RBI Guidelines, presently Mutual Funds are not allowed to participate in Call money.

* Only such stocks that comprise the BSE 100 index will be considered for investment under this Plan.

Debt Instruments will include Government Securities, Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds including Securitized Debt and International Bonds and debt related derivative instruments.

^ Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.

The Plans under the scheme may under normal circumstances have investments in a combination of Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds, Government Securities including Securitized Debt and International Bonds although the mix and the portfolio maturities would to a large extent depend on market conditions. The purpose of investment in Government Securities would primarily be for duration management and to take advantage of any trading opportunities that may arise on account of interest rate movements while investments in Corporate Bonds and Debentures would primarily be to build a core portfolio for generating income on the portfolio.

At least 10% of the corpus of the Flexi Asset Plan will be invested in equity related instruments and this weightage maybe increased upto 80% depending on the market fundamentals. The objective at any time would be to enter the market at attractive valuations and at low levels (downside limited) and exit the stocks when the upside is limited. The Fund Manager will take an overall view of the entire index while deciding on the exposure for equity instruments (10% to 80%) while individual stocks will be picked within the chosen index based on growth potential of such stocks or the sector to which the stocks belong.

The overall allocation pattern in respect of equity to debt exposure in the Flexi Asset Plan maybe decided by the Investment Committee based on the market perception of the Fund Manager. BSE 100 has been chosen since it is a broad-based index with a representation of all the sectors in the economy and a higher dividend yield than comparable indices.

In order to manage the risks on account for foreign exchange rate fluctuations, the scheme may also consider entering into derivative agreements as considered appropriate.

The investments will be made in primary as well as secondary markets. The portfolio will be sufficiently diversified so as to reduce the risk of underperformance due to unexpected security specific factors. The proportion of the scheme portfolio invested in each type of security will vary in accordance with economic conditions, interest rates, liquidity and other relevant considerations, including the risks associated with each investment. The scheme being open ended, some portion of the portfolio will be invested in highly liquid money market instruments or Government Papers so as to meet normal repurchase requirements. The remaining investments will be made in securities, which are either expected to be reasonably liquid, or of varying maturities. However, the NAV of the scheme maybe impacted if the securities invested in are rendered illiquid after investment.

Debt instruments in which the scheme invests shall be rated as not below investment grade by at least one recognized credit rating agency authorized under the SEBI Act, 1992. In case of short-term instruments, investments will be restricted to the instruments having CRISIL rating of P-2 and above and/or ICRA rating of A-2 and above or equivalent rating by other rating agencies. In case a debt instrument is not rated, mutual funds may constitute committees who can approve such proposals for investments in unrated instruments subject to the approval of the detailed parameters for such investments by the Board of Directors of AMC and Trustee Company.

In case of investment in International Bonds, SEBI vide Circular No. SEBI/ IMD/CIR No. 7/ 104753/ 07 Dated September 26, 2007 currently permit mutual funds to invest in ADRs/GDRs/ Foreign Securities issued by Indian companies and notified foreign securities subject to a maximum of USD 300 million per mutual fund.

Performance will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions. The scheme may also enter into repurchase and reverse repurchase obligation in all securities held by it as per the guidelines and regulations applicable for such transactions.

Any investment in Government securities may be in securities supported by ability to borrow from the Treasury, or sovereign or state government guarantee, or supported by the Government of India / a State Government in any other manner. Further, the scheme may participate in securities lending, invest in foreign securities and trade in derivatives as permitted under SEBI (Mutual Funds) Regulations, 1996.

The above investment pattern is indicative and may be changed by the Fund Manager from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments and other political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Magnum/Unit Holders. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996 as amended from time to time.

There can be no assurance that the investment objective of the scheme will be realized. However, the scheme will largely invest in Corporate Papers of reputed and sound companies, Government Securities, Money Market instruments and also in the stocks of similar companies in accordance with the investment pattern stated above. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds including Securitized Debt and International Bonds, Government Securities, Equities and equity related instruments, Derivatives and Money Market instruments

E. FUNDAMENTAL ATTRIBUTES

The fundamental attributes and salient features of the scheme are set out below for the purpose of inviting subscriptions to the scheme from the public.

The following attributes will be considered as fundamental attributes:

a) Type of scheme:

Open-ended scheme with three Plans investing in a portfolio of equity, debt instruments, Derivatives, Government Securities and Money Market instruments etc. In view of the dynamic nature of asset allocation under the Flexi Asset Plan, no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the Plan changes.

b) Investment Objective:

To actively manage the above portfolio to provide returns through periodic dividends/capital appreciation to the Magnum / Unit holders.

c) Terms of Issue:

Open-ended scheme with sale of magnums / units on any business day. The nature and duration of the scheme, provision for repurchase, scheme expenses & fees as stated elsewhere in the Scheme Information Document.

The fundamental attributes as defined above or fees and expenses payable or any other change which would modify the scheme and affects the interest of Magnum / Unit holders, shall not be carried out unless, a written communication about the proposed

change is sent to each Magnum / Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and the Magnum / Unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.

2. MAGNUM MULTIPLIER PLUS SCHEME - 93

This scheme has been formulated by conversion of Magnum Multiplier Plus Scheme 1993, a close-ended scheme, to an open-ended scheme. The close-ended Magnum Multiplier Plus Scheme 1993 was launched on 14th January 1993. The scheme commenced repurchases from 1st March 1996.

A. TYPE OF THE SCHEME - An Open-ended equity scheme.

B. INVESTMENT OBJECTIVE OF THE SCHEME

The objective of the scheme is to provide the investor with long- term capital appreciation/dividends along with the liquidity of an open-ended scheme.

SBI Mutual Fund will invest the subscriptions received under the scheme in select securities, primarily in equities, CDs, PCDs, NCDs listed on Indian Stock Exchanges, other capital market related instruments, FDs of scheduled commercial banks, call and other money market instruments etc.

C. SCHEME ASSET ALLOCATION & INVESTMENT STRATEGIES

Funds collected under the scheme shall generally be invested, after providing for all initial issue expenses, consistent with the objective of the scheme. The investment pattern of the scheme will be as follows:

Type of Instrument	Normal Allocation (% of Net Assets)	Risk Profile
Equities and equity related instruments	Not less than 70%	Medium to High
Debt instruments (including Securitized Debt) and Govt. Securities Debt	Not more than 30%	Low to Medium
Securitized Debt	Not more than 10% of investments in debt instrument	Medium to High
Money Market instruments [^]	Balance	Low

[^] Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.

However, the above investment pattern may be changed at the discretion of the Fund Manager in the interest of the investors provided such changes do not result in a change in the fundamental attributes / investment profile of the scheme and are short term changes on defensive consideration.

Investment in equities would be through primary as well as secondary market, private placement, preferential/firm allotments etc. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1) of the SEBI (Mutual Funds) Regulations, 1996.

The fund may invest in foreign securities and may use any hedging techniques that are permissible now or in the future may become permissible under SEBI Regulations. Investment in debentures and corporate bonds will be in investment grade rated securities. In case of short-term instruments, investments will be restricted to the instruments having CRISIL rating of P-2 and above and/or ICRA rating of A- 2 and above or equivalent rating by other rating agencies.

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Equities and equity related instruments, Debt instruments including securitized debt instruments and Money Market instruments

E. Fundamental Attributes

The fundamental attributes and salient features of the scheme are set out below for the purpose of inviting subscriptions to the scheme from the public.

The following attributes will be considered as fundamental attributes:

a) Type of scheme:

Open-ended equity scheme.

b) Investment Objective:

To generate long-term capital appreciation through investment in equities of high growth companies and debt and money market instruments.

c) Terms of Issue:

Open-end scheme with purchase and redemption of magnums / units on any business day. The nature and duration of the scheme, provision for repurchase, scheme expenses & fees, as stated elsewhere in the Scheme Information Document.

The fundamental attributes as defined above or fees and expenses payable or any other change which would modify the scheme and affects the interest of magnum / unit holders, shall not be carried out unless, a written communication about the proposed change is sent to each Magnum / unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and the magnum / unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.

3. MAGNUM BALANCED FUND

A. TYPE OF THE SCHEME – An Open-ended Balanced fund.

B. INVESTMENT OBJECTIVE OF THE SCHEME

To provide investors long term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in a relatively safe portfolio of debt.

C. SCHEME ASSET ALLOCATION & INVESTMENT STRATEGIES

The funds collected under the scheme shall be invested, consistent with the objective of the scheme. The strategy would be to maximize yields on investments through active portfolio churning and profit booking, and by investment in primary market issues. Income would also be enhanced by underwriting public issues subject to the relevant SEBI Regulations. The fund may invest in foreign equities and may use any hedging techniques, subject to relevant RBI & SEBI guidelines and approval.

SBI Mutual Fund perceives the nature of the scheme to be of a medium risk profile. The investment pattern of the scheme will be as follows:

Type of Instrument	Normal Allocation (% of Net Assets)	Risk Profile
Equities	Not less than 50%	Medium to High
Debt instruments like Debenture, bonds etc.	Up to 40%	Medium to Low
Securitized Debt	Not more than 10% of investments in debt instrument	Medium to High
Money Market instruments*	Balance	Low

* Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.

However, the above investment pattern may be changed at the discretion of the Fund Manager in the interest of the investors provided such changes do not result in a change in the fundamental attributes / investment profile of the scheme and are short term changes on defensive consideration.

The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

Investment in equities would be through primary as well as secondary market, private placement, preferential/firm allotments etc. Debt instruments in which the scheme invests shall be rated as not below investment grade by at least one recognized credit rating agency authorized under the SEBI Act, 1992. In case of short-term instruments, investments will be restricted to the instruments having CRISIL rating of P-2 and above and/or ICRA rating of A-2 and above or equivalent rating by other rating agencies. In case a debt instrument is not rated, mutual funds may constitute committees who can approve such proposals for investments in unrated instruments subject to the approval of the detailed parameters for such investments by the Board of Directors of AMC and Trustee Company.

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Equities, Debt instruments including securitized debt instruments and Money Market instruments

E. FUNDAMENTAL ATTRIBUTES:

The following attributes will be considered as fundamental attributes:

a. Type of Scheme:

Open-ended Balanced fund

b. Investment Objective:

To provide investors long term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in a relatively safe portfolio of debt.

c. Terms of Issue:

The nature & duration of the Scheme, provision for repurchase, Scheme expenses & fees, as stated elsewhere in the Scheme Information Document.

No change in the fundamental attributes of the scheme or the trust or fees and expenses payable or any other change which would modify the scheme and affects the interest of magnum / unit holders, shall be carried out unless, - a written communication about the proposed change is sent to each magnum / unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and the magnum / unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.

4. MAGNUM EQUITY FUND

This scheme has been formulated by conversion of Magnum Multiplier Scheme 1990, a close-ended scheme redeeming on 31st December 1997, to an open-ended scheme.

A. TYPE OF THE SCHEME – An Open-ended equity scheme.

B. INVESTMENT OBJECTIVE OF THE SCHEME

The objective of the scheme is to provide the investor Long – term capital appreciation by investing in high growth companies along with the liquidity of an open-ended scheme through investments primarily in equities and the balance in debt and money market instruments.

C. SCHEME ASSET ALLOCATION & INVESTMENT STRATEGIES

Funds collected under the scheme shall generally be invested, consistent with the objective of the scheme. The investment pattern of the scheme will be as follows

Type of Instrument	Normal Allocation (% of Net Assets)	Risk Profile
Equities and related instrument	Not less than 70%	Medium to High
Debt instruments	Not more than 30%	Low to Medium
Securitized Debt	Not more than 10% of investments in debt instrument	Medium to High
Money Market instruments*	Balance	Low

* Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, alternate to call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.

However, the above investment pattern may be changed at the discretion of Fund Manager in the interest of the investors provided such changes do not result in a change in the fundamental attributes / investment profile of the scheme and are short term changes on defensive consideration. Investment in equities would be through primary as well as secondary market, private placement, preferential/firm allotments etc. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

Investment in debentures and corporate bonds will be of investment grade rated securities. In case of short-term instruments, investments will be restricted to the instruments having CRISIL rating of P-2 and above and/or ICRA rating of A-2 and above or equivalent rating by other rating agencies.

The fund may invest in foreign equities and may use any hedging technique that are permissible or in future may become permissible under SEBI regulations. Such investments carry the risk of fluctuations in foreign exchange rates.

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Equities and equity related instruments, Debt instruments including securitized debt instruments and Money Market instruments

E. FUNDAMENTAL ATTRIBUTES

The fundamental attributes and salient features of the scheme are set out below for the purpose of inviting subscriptions to the scheme from the public.

The following attributes will be considered as fundamental attributes:

a) Type of scheme:

Open-ended equity scheme.

b) Investment Objective:

To generate long-term capital appreciation through investment in equities of high growth companies and debt and money market instruments.

c) Terms of Issue:

Open-end scheme with purchase and redemption of magnums / units on any business day. The nature and duration of the scheme, provision for repurchase, scheme expenses & fees, as stated elsewhere in the Scheme Information Document.

The fundamental attributes as defined above or fees and expenses payable or any other change which would modify the scheme and affects the interest of magnum / unit holders, shall not be carried out unless, a written communication about the proposed change is sent to each magnum / unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and the magnum / unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.

5. MAGNUM GLOBAL FUND

i. The Scheme:

The Magnum Global Fund Scheme 1994 commenced from 24th August 1994. This scheme was launched on 24th August 1994 as a close-ended scheme redeeming on 30th September 1999. The scheme has been converted into an open-ended fund from 1st October 1999.

A. TYPE OF THE SCHEME – An Open-ended equity scheme.

B. INVESTMENT OBJECTIVE OF THE SCHEME

To provide the investors maximum growth opportunity through well researched investments in Indian equities, PCDs, and FCDs from selected industries with high growth potential, and Bonds.

C. SCHEME ASSET ALLOCATION & INVESTMENT STRATEGIES

SBI Mutual Fund will invest the subscriptions received under the scheme in select securities, primarily in equities, FCDs, PCDs, NCDs listed on Indian Stock Exchanges, other capital market related instruments, FDs of scheduled commercial banks, call and other money market instruments etc.

The broad investment pattern of the scheme will be as follows:

Type of Instrument	Normal Allocation (% of Net Assets)	Risk Profile
Equity Partly convertible debentures and fully convertible debentures and Bonds	80-100%	Medium to High
Money Market instruments [^]	0-20%	Low

[^] Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.

However, the above investment pattern may be changed at the discretion of Fund Manager in the interest of the investors provided such changes do not result in a change in the fundamental attributes / investment profile of the scheme and are short term changes on defensive consideration. Accordingly, investments may be made in select companies in other industries.

Investment in equities would be through primary as well as secondary market, private placement, preferential/firm allotments etc. The portfolio will be sufficiently diversified so as to reduce the risk of underperformance due to unexpected security-specific factors. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), 7 Schedule of the SEBI (Mutual Funds) Regulations, 1996. Investment in FCDs & PCDs will be of investment grade rated securities. In case a debt instrument is not rated, mutual funds may constitute committees who can approve such proposals for investments in unrated instruments subject to the approval of the detailed parameters for such investments by the Board of Directors and the Board of Trustees.

The fund may invest in foreign equities or debt and may use any hedging techniques that are permissible under SEBI Regulations. Investments in foreign securities carry the risk of fluctuations in foreign exchange rates.

The Scheme being open-ended, some portion of the portfolio will be invested in highly liquid money market instruments or government paper so as to meet the normal repurchase requirements. The remaining investments will be made in securities which are either expected to be reasonably liquid or of varying maturities. However, the NAV of the Scheme may be impacted if the securities invested in are rendered illiquid after investment.

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Equity Partly convertible debentures and fully convertible debentures and Bonds & Money Market instruments

E. FUNDAMENTAL ATTRIBUTES:

The following attributes will be considered as fundamental attributes:

a. Type of Scheme:

Open-ended Equity Scheme.

b. Investment Objective:

To provide the investors maximum growth opportunity through well researched investments in Indian equities, PCDs, and FCDs from selected industries with high growth potential, and Bonds.

c. Terms of Issue:

The nature and duration of the Scheme, provision for repurchase, Scheme expenses & fees, as stated elsewhere in the Scheme Information Document.

The fundamental attributes as defined above or fees and expenses payable or any other change which would modify the scheme and affects the interest of magnum / unit holders, shall not be carried out unless, a written communication about the proposed change is sent to each Magnum / Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and the magnum / unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.

F. Portfolio Turnover Policy:

The portfolio may be churned in order to take advantage of movements in stock market in order to maximize the average returns on the portfolio while maintaining a desirable risk profile and adequate liquidity. The expenses such as brokerage and transaction costs due to churning will be kept at a level where it does not impact the earning of the scheme to any significant extent.

6. SBI PREMIER LIQUID FUND (EARLIER KNOWN AS MAGNUM INSTITUTIONAL INCOME FUND - SAVINGS PLAN)

The name of the Scheme 'Magnum Institutional Income Fund – Savings Plan' has been changed as SBI Premier Liquid Plan w.e.f march 23, 2007.

A. TYPE OF THE SCHEME - Open-ended Liquid scheme.

B. INVESTMENT OBJECTIVE OF THE SCHEME

The investment objective of the scheme will be to provide attractive returns to the Magnum/Unit holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt and money market instruments. Income may be generated through the receipt of coupon payments, the amortization of the discount on the debt instruments, receipt of dividends or purchase and sale of securities in the underlying portfolio.

C. SCHEME ASSET ALLOCATION & INVESTMENT STRATEGIES

The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner:

Type of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Debt instruments (including Debt derivatives) and Money Market instruments (including cash/ CBLO / Repo and equivalent) with a residual maturity in line with SEBI regulation	Up to 100%	Low to Medium
Securitized Debt	Up to 20%	Medium to High

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Corporate Debentures and Bonds / PSU,FI, Government guaranteed Bonds, Government Securities including Securities Debt, Derivative Instruments and International Bonds and Call and Money Market Instrument

Pursuant to SEBI Circular SEBI/IMD/CIR NO. 13/150975/09 dated January 19, 2009, the Scheme will have following characteristics:

In accordance with SEBI Circular SEBI/IMD/CIR NO. 13/150975/09 dated January 19, 2009, the followings are the characteristics of the Scheme:

- (i) With effect from February 01, 2009, the Schemes shall make investment in /purchase debt and money market securities with maturity of upto 182 days only.
- (ii) With effect from May 01, 2009, the Schemes shall make investment in /purchase debt and money market securities with maturity of upto 91 days only.

The explanatory notes relating to above are as follows:

- (a) In case of securities where the principal is to be repaid in a single payout the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.
- (b) In case of securities with put and call options (daily or otherwise) the residual maturity of the securities shall not be greater than 182 days w.e.f February 01, 2009 and 91 days w.e.f May 01, 2009.
- (c) In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day.
- (d) Inter-scheme transfers of securities having maturity upto 365 days and held in other schemes as on February 01, 2009 shall be permitted till October 31, 2009. With effect from November 1, 2009, such inter – Scheme transfer of securities held in other Schemes having maturity of upto 91 days only shall be permitted in the Liquid Fund

E. FUNDAMENTAL ATTRIBUTES

The fundamental attributes and salient features of the scheme are set out below for the purpose of inviting subscriptions to the scheme from the public.

The following attributes will be considered as fundamental attributes:

a) Type of scheme:

Open-end Liquid scheme investing in a portfolio of call money, debt instruments, Derivatives, Government Securities and Money Market instruments etc.

b) Investment Objective:

To actively manage the above portfolio to provide returns through periodic dividends/capital appreciation to the Magnum / Unit holders.

c) Terms of Issue:

Open-end scheme with sale of magnums / units on any business day. The nature and duration of the scheme, provision for repurchase, scheme expenses & fees as stated elsewhere in the Scheme Information Document.

The fundamental attributes as defined above or fees and expenses payable or any other change which would modify the scheme and affects the interest of Magnum / Unit holders, shall not be carried out unless, a written communication about the proposed change is sent to each Magnum / Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and the Magnum / Unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.

Under normal circumstances, this Scheme may have investments in a combination of Corporate Debenture and Bonds/ PSU, FI, Government guaranteed Bonds, Government Securities including Securitized Debt and International Bonds although the mix and the portfolio maturities would to a large extent depend on market conditions. The purpose of investment in Government Securities would primarily be for duration management and to take advantage of any trading opportunities that may arise on account of interest rate movements while investments in Corporate Bonds and Debentures would primarily be to build a core portfolio for generating income on the portfolio.

The investments will be made in primary as well as secondary markets. The portfolio will be sufficiently diversified so as to reduce the risk of underperformance due to unexpected security specific factors. The proportion of the scheme portfolio invested in each type of security will vary in accordance with economic conditions, interest rates, liquidity and other relevant considerations, including the risks associated with each investment. The scheme being open-ended, some portion of the portfolio will be invested

in highly liquid money market instruments or Government Papers so as to meet normal repurchase requirements. The remaining investments will be made in securities, which are either expected to be reasonably liquid, or of varying maturities. However, the NAV of the scheme maybe impacted if the securities invested in are rendered illiquid after investment.

Debt instruments in which the scheme invests shall be rated as not below investment grade by atleast one recognized credit rating agency authorized under the SEBI Act, 1992. In case of short-term instruments, investments will be restricted to the instruments having CRISIL rating of P-2 and above and/or ICRA rating of A-2 and above or equivalent rating by other rating agencies. In case a debt instrument is not rated, mutual funds may constitute committees who can approve such proposals for investments in unrated instruments subject to the approval of the detailed parameters for such investments by the Board of Directors of AMC and Trustee Company.

In case of investment in International Bonds, SEBI vide Circular No. SEBI/ IMD/CIR No. 7/ 104753/ 07 Dated September 26, 2007 currently permit mutual funds to invest in ADRs/GDRs/ Foreign Securities issued by Indian companies and notified foreign securities subject to a maximum of USD 300 million per mutual fund. Further the AMC shall comply with all guidelines issued by SEBI from time to time.

Performance will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions. The scheme may also enter into repurchase and reverse repurchase obligation in all securities held by it as per the guidelines and regulations applicable for such transactions. Further, the scheme may participate in securities lending, invest in foreign securities, trade in derivatives as permitted under SEBI (MF) Regulations, 1996.

The above investment pattern is indicative and may be changed by the Fund Manager from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments and other political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Magnum/Unit Holders. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996 as amended from time to time.

There can be no assurance that the investment objective of the scheme will be realized. However, the scheme will largely invest in Corporate Papers of reputed and sound companies, Government Securities, Money Market instruments in accordance with the investment pattern stated above. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Floating & Fixed rate debt instruments, money market instruments including derivatives, Equity and equity related instrument including derivatives & securitized debt instruments

(iii) TRADING IN DERIVATIVES

The Fund's trading in derivatives would be in line that is permitted by SEBI Regulations from time to time. The Fund may use any hedging techniques that are permissible now or in future, under SEBI regulations, in consonance with the scheme's investment objective, including investment in derivatives such as interest rate swaps. The Fund shall fully cover its position in the derivatives market by holding underlying securities / cash or cash equivalents / option and / or obligation for acquiring underlying assets to honour the obligations contracted in the derivatives market. The Fund shall maintain separate records for holding the cash and cash equivalents / securities for this purpose. The securities held shall be marked to market by the AMC to ensure full coverage of investments made in derivative products at all times.

SEBI has also vide circular DNP/Cir-29/2005 dated 14th September 2005 permitted Mutual Funds to participate in the derivatives market at par with Foreign Institutional Investors (FII). Accordingly, Mutual Funds shall be treated at par with a registered FII in respect of position limits in index futures, index options, stock options and stock futures contracts.

The position limits for the Mutual Fund and its schemes, for transaction in derivatives segment are in compliance to the SEBI Circular no. SEBI/DNP/Cir-31/2006 dated September 22, 2006, and to all such amendments as applicable from time to time. The position limits are given as under:

i. Position limit for the Mutual Fund in index options contracts

The Mutual Fund position limits in equity index option contracts shall be higher of:

- a. Rs. 500 Crore; or
- b. 15% of the total open interest in the market in equity index options contracts.

This limit would be applicable on open positions in all options contracts on a particular underlying index.

ii. Position limit for the Mutual Fund in index futures contracts:

The Mutual Fund position limits in equity index futures contracts shall be higher of:

- a. Rs. 500 Crore; or

- b. 15% of the total open interest in the market in equity index futures contracts.

This limit would be applicable on open positions in all futures contracts on a particular underlying index.

iii. Additional position limit for hedging

In addition to the position limits at point (i) and (ii) above, the Mutual Fund may take exposure in equity index Derivatives subject to the following limits:

1. Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Mutual Fund's holding of stocks.
2. Long positions in index derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Mutual Fund's holding of cash, government securities, T-Bills and similar instruments.

iv. Position limit for Mutual Funds for stock based derivative contracts

1. For stocks having applicable market-wise position limit (MWPL) of Rs. 500 crores or more, the combined futures and options position limit shall be 20% of applicable MWPL or Rs. 300 crores, whichever is lower and within which stock futures position cannot exceed 10% of applicable MWPL or Rs. 150 crores, whichever is lower.
2. For stocks having applicable market-wise position limit (MWPL) less than Rs. 500 crores, the combined futures and options position limit would be 20% of applicable MWPL and futures position cannot exceed 20% of applicable MWPL or Rs. 50 crore which ever is lower.

v. Position limit for each scheme of a Mutual Fund

The scheme-wise position limit / disclosure requirements shall be –

1. For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a mutual fund shall not exceed the higher of:

1% of the free float market capitalization (in terms of number of shares).

Or

5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).
2. This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.

Illustrations

i. Arbitrage:

Buy 1000 stocks of Company A at Rs 100 and sell the equivalent of stocks future of the Company A at Rs 101.

1. Market goes up and the stock end at Rs 150.

At the end of the month the future expires automatically:

At the settlement date we assume that future price = closing spot price = Rs 150

- a. Gain on stock is $1000 \times (150 - 100) = \text{Rs } 50000$
- b. Loss on future is $1000 \times (101 - 150) = \text{Rs } - 49000$
- c. Then gain realized is $50\ 000 - 49\ 000 = \text{Rs } 1000$

2. Market goes down and the stock end at Rs 50.

At the end of the month the future expires automatically:

At the settlement date we assume that future price = closing spot price = Rs 50

- a. Loss on stock is $1000 \times (50 - 100) = \text{Rs } - 50000$
- b. Gain on future is $1000 \times (101 - 50) = \text{Rs } 51000$

Then gain realized is $51000 - 50000 = \text{Rs } 1000$

ii. Unwinding an arbitrage position:

Buy 1000 stocks of Company A at Rs 100 and sell the equivalent of stocks future of the Company A at Rs 101.

The market goes up and at some point of time during the month the stock trades at Rs 150 and the future trades at Rs 149 then we unwind the position:

1. Buy back the future at Rs 149 : loss incurred is $(101- 149)*1000= Rs - 48 000$
2. Sell the stock at Rs 150 : gain realized : $(150-100)*1000 = Rs 50 000$
3. Net gain is $50 000 - 48 000 = Rs 2 000$

iii. Roll over the futures:

We keep the stocks position. If the stocks level is at Rs 150 close to the expiry the stock future is close to Rs 150 as well. Then if the actual stock future is below the next month stock future, we roll over the future position to the next expiry:

- a. Stock future next month is at Rs 151
- b. Stock future actual month is at Rs 150
- c. Then sell future next month at Rs 151 and buy back actual future at Rs 150 => gain of $1000*(151-150) = Rs 1000$ and the arbitrage is continuing.

In case, the future price trades at discount to spot price (any time during the period till the expiry date) then the original position will be squared by buying the future and selling the spot market position.

iv. Multi option arbitrage

For a given Index:

- Buy 1,000 Index Futures at Rs 100
- Sell 1,000 European Call options, Strike price 100 at Rs 10
- Buy 1,000 European Put options, Strike price 100 at Rs 8

i. Market goes up and the Index ends at Rs 150.

At the end of the month, the In-The-Money Call options are exercised automatically (at the settlement date we assume that the In-The-Money Call price = closing spot price = Rs 150). Put options will not be exercised.

- Gain on index futures is $1,000*(150-100) = Rs 50,000$
- Loss(cost of) Put option is $1000*(8) = Rs 8,000$
- Loss on Call is $1,000*(50-10)= Rs 40,000$
- Net Gain is Rs. 2,000 $(50,000 - 8,000 - 40,000)$

ii. Market goes down and the Index ends at Rs 50.

At the end of the month, the In-The-Money Put options are exercised automatically (at the settlement date we assume that the In-The-Money Put price = closing spot price = Rs 50). Call option will not be exercised.

- Loss on index futures is $1,000*(50-100) = Rs - 50,000$
- Gain on Call is $1,000 * 10=Rs 10 000$
- Gain realized on Put is $1000*(50-8) = Rs 42,000$

Then gain realized is Rs 2,000 $(42,000 + 10,000 -50,000)$

iv. Illustration: Interest Rate Swap (IRS)

Assume that a Mutual Fund has INR 10 crore, which is to be deployed in overnight products for 7 days. This money will be exposed to interest rate risk on daily basis. The fund can buy an Interest Rate Swap receiving fixed interest rate and paying NSE MIBOR.

The deal will be as under:



Fixed rate (8.75%)

Pays -----> Receives

The cash flows on a notional principal amount of Rs. 10 crores would be-

	Principal	NSE MIBOR	Interest	Amount	(R. in Crore)
Day 1		10.0000	8.10%	.0022192	10.00221918
Day 2		10.00222	8.20%	.0022466	10.00446575
Day 3		10.00447	8.30%	.002274	10.00673973
Day 4 (for 2 days)	Saturday	10.00674	8.15%	.0044658	10.01120548
Day 5	Sunday		Holiday		
Day 6		10.01121	8.40%	.0023014	10.01350685
Day 7		10.01351	8.50%	.0023288	10.01583562
Floating Interest Payable					.0158356164
Fixed Interest Receivable					.0167808219
Net Receivable for Mutual Fund receiving fixed					.0009452055

In this example Mutual Fund stands to gain by receiving fixed rates. As the NSE MIBOR floating rate is decided daily, in adverse scenario, the Mutual Fund may have to pay the difference.

The counter-party providing Swap, Options, Forward Rate Agreements (FRAs) will do the same at a cost.

v. The risks involved in derivatives are:

1. The cost of hedge can be higher than adverse impact of market movements
2. The derivatives will entail a counter-party risk to the extent of amount that can become due from the party.
3. An exposure to derivatives in excess of the hedging requirements can lead to losses.
4. An exposure to derivatives can also limit the profits from a genuine investment transaction.
5. Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities and also on the suitable and acceptable benchmarks.
6. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

Methods to tackle these risks:

1. Hedging will not be done on a carpet basis but based on a view about interest rates, economy and expected adverse impact.
2. Limits of appropriate nature will be developed for counter parties
3. Such an exposure will be backed by assets in the form of cash or securities adequate to meet cost of derivative trading and loss, if any, due to unfavorable movements in the market.

The losses that may be suffered by the investors as a consequence of such investments:

1. As the use of derivatives is based on the judgment of the Fund Manger, the view on market taken may prove wrong resulting in losses.
2. The upside potential of investments may be limited on account of hedging which may cause opportunity losses.

(v) The use of derivatives for hedging will give benefit of:

1. Curtailing the losses due to adverse movement in interest rates
2. Securing upside gains at cost

VALUATION

- i. The traded derivatives shall be valued at market price in conformity with the stipulations of sub clauses (i) to (v) of clause 1 of the Eighth Schedule to the SEBI Regulations.
- ii. The valuation of untraded derivatives shall be done in accordance with the valuation method for untraded investments prescribed in sub clauses (i) and (ii) of clause 2 of the Eighth Schedule to the SEBI Regulations.

REPORTING

The AMC shall cover the following aspects in their reports to trustees periodically, as provided for in the Regulations:

- i. Transactions in derivatives, both in volume and value terms.
- ii. Market value of cash or cash equivalents / securities held to cover the exposure.
- iii. Any breach of the exposure limit laid down in the scheme information document.
- iv. Shortfall, if any, in the assets covering investment in derivative products and the manner of bridging it.

The Trustees shall offer their comments on the above aspects in the report filed with SEBI under sub regulation (23) (a) of regulation 18 of SEBI Regulations.

(iv) Securitized Debt

Securitized Debt is a financial instrument (bond) whose interest and principal payments are backed by an underlying cash flow from another asset. Asset Securitization is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. A typical process of asset securitization involves sale of specific receivables to a Special Purpose Vehicle (SPV) set up in the form of a trust or a company. The SPV in turn issues financial instruments (promissory notes, participation certificates or other debt instruments) also referred to as "Securitized Debt" to the investors evidencing the beneficial ownership of the investors in the receivables. The financial instruments are rated by an independent credit rating agency. On the recommendation of the credit rating agency, additional credit support is provided in order that the instrument may receive the desired level of rating. Typically the servicing of the receivables is continued by the seller. Cash flows as and when they are received are passed onto the investors. Features of securitization transactions include:

- Absolute and Legal true sale of assets to an SPV (with defined purposes and activities) in trust for the investors
- Reliance by the investors on the performance of the assets for repayment - rather than the credit of their Originator (the seller) or the Issuer (the SPV)
- Remoteness from the Originator
- Support for timely payments, inter-alia, in the form of suitable credit enhancements.
- Securitized debt paper usually achieves a high investment grade credit rating.
- There is a diversification of economic risks as credit risk is spread over a diversified group of obligors.

The different classes of underlying assets may include receivables under Auto loans, Consumer loans, Mortgage loans, Corporate Loans etc.

1. How the risk profile of securitized debt fits into the risk appetite of the scheme

Investment in securitized debt is done keeping in mind the overall investment objective & risk profile of the scheme.

2. Policy relating to originators based on nature of originator, track record, NPAs, losses in earlier securitized debt, etc

Given the nature of securitization, every deal needs to be evaluated on an individual case-to-case basis. We will be investing only in those securities that have attractive risk/reward profile based on our detailed analysis.

As a policy:

- We will invest only in ABS & MBS rated AAA/P1+ or its equivalent
- Maximum exposure to ABS/MBS securities will be clearly define in each scheme prospectus & internal templates
The above investment norms will be applicable for asset backed securities (e.g. auto loans, personal loans) & mortgage backed securities.

There would be additional focus on proper documentation & legal aspects relative to other debt investments.

3. Risk mitigation strategies for investments with each kind of originator

The scheme will invest in securitized-debt originated by banks/NBFCs with strong credit-quality. As the structure of every transaction can be very different, each investment will be evaluated and analysed on a case-to-case basis. In case of a new structure, the investment will also be vetted by Compliance.

In case of investment in securitized debt where the underlying exposure is to a single company, the internal norms and process as followed for credit exposure to a single issuer will be followed.

4. The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments

In case of Single Loan PTC, the credit risk exposure on the obligor will be added to any other exposure on the obligor that may be held by the Fund and internal issuer wise limits then applied.

In case of exposure to pools, the structure of each investment is analyzed to ensure that the pool is well diversified.

5. Minimum retention period of the debt by originator prior to securitization

We will follow the RBI guidelines on Minimum Holding Period requirements. This would form the bare minimum holding period, which we can make more conservative for our exposure to securitised pools

6. Minimum retention percentage by originator of debts to be securitized

We will follow the RBI guidelines on Minimum Retention Requirements. This would form the bare minimum retention requirement, which we can make more conservative for our exposure to securitised pools

7. The mechanism to tackle conflict of interest when the mutual fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the fund

These two activities are completely independent of each other. Investments in securitized debt of any issuer is based of internal credit analysis, interest rate view, liquidity risk and requirements of a portfolio.

8. In general, the resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt

The process for credit analysis as laid out in internal policy is also applicable for investment in securitized debt. In case of single loan exposures, a detailed analysis of the obligor is conducted before taking exposure. Global issuer-wise limits and internal scheme-wise limits include exposures to securitized debt single loan exposures.

The credit analyst team analyzes the entire structure of securitized debt transactions including pool performance, diversification, credit enhancement, etc. In case of a new structure, the investment will also be vetted by Compliance. Maximum exposure to securitized debt is clearly indicated in the scheme prospectus/internal templates and is monitored by the risk management team.

(v) Portfolio turnover

The Portfolio Turnover is defined as the lower of the value of purchases or sales as a percentage of the average corpus of the Scheme during a specified period of time. The Asset Management Company does not have a policy statement on portfolio turnover. Generally, the Asset Management Company's portfolio management style is conducive to a low portfolio turnover rate. However, given the nature of the Scheme which follows a monthly cycle or rollover / positions the portfolio turnover is expected to be high. Further, there are trading opportunities that present themselves from time to time. These trading opportunities may be due to trading opportunities in equities, changes in interest rate policy by the Reserve Bank of India, shifts in the yield curve, credit rating changes or any other factors where in the opinion of the fund manager there is an opportunity to enhance the total return of the portfolio. It will be the endeavour of the fund manager to keep portfolio turnover rates as low as possible.

(vi) BENCHMARK OF THE SCHEME

	Magnum Multiplier Plus Scheme	Magnum Balanced Fund	Magnum Equity Fund	Magnum Global Fund
Benchmark	BSE 200	CRISIL Balanced Fund Index	S& P CNX Nifty	CNX Midcap

	SBI Premier Liquid Fund	NRI – FAP
Benchmark	CRISIL Liquid Fund Index	CRISIL Composite Bond Index, CRISIL Balanced Fund Index and BSE 100

(vii) FUND MANAGERS OF THE SCHEME

Fund Name	Name of the Fund Managers
Magnum Multiplier Plus Scheme	Mr. Jayesh Shroff

Magnum Balanced Fund	Mr. Dharmendra Grover - Equity & Mr. Dinesh Ahuja – Debt
Magnum Equity Fund	Mr. Rama Iyer Srinivasan
Magnum Global Fund	Mr. Rama Iyer Srinivasan
SBI Premier Liquid Fund	Mr. Rajeev Radhakrishnan
NRI – FAP	Mr. Ajit Dange

Details of the Funds Managers

Name of the Fund Managers	Educational Qualifications	Experience
Mr. Jayesh Shroff Age – 39 years	PGD (MBFS) from ICFAI, B.Com	<p>Experience of over 10 years as a Fund Manager. Apart from the fund management experience, Mr. Shroff also has wide experience in investment banking activities including M&A activities, venture capital funding, preparation of business plans, project reports etc. Assignment during the last 10 years:</p> <ul style="list-style-type: none"> • Fund Manager - BOB Asset Management Company Ltd. - September 1999 to March 2006 • Head – M&A and Research & Analysis - Tandem Financials Ltd. - September 1996 to September 1999 • Associate – Corporate planning & Finance department - Kishor J. Janani , Stock Brokers - May 1996 to September 1996 <p>Currently, he is managing Magnum Taxgain Scheme & Magnum Multiplier Scheme.</p>
Mr. Dinesh Ahuja Age : 37 Years	B B.Com, M.M.S.	<p>Mr. Ahuja has done his Master of Management Studies – Finance from University of Mumbai and has over 13 years of experience in Indian financial services and capital markets in various capacities. He has a rich experience in managing debt schemes. Before joining SBIFMPL, Mr. Ahuja was working as Fund Manager with L&T Investment Management Ltd. He has also been associated with Reliance Asset Management Ltd. and Reliance General Insurance Co. Ltd.</p> <p>Presently he is fund manager of Magnum Income Fund – Floating Rate – Short Term Plan, Magnum Income Fund – Floating Rate – Long Term Plan, Magnum Gilt Fund – Long Term Plan, Magnum Gilt Fund – Short Term Plan, Magnum Income Fund, Magnum Income Plus – Investments, Magnum Monthly Income Plan, Magnum Monthly Income Plan – Floater, SBI Dynamic Bond Fund and Magnum Balance Fund (jointly with Mr. Dharmendra Grover)</p>
Mr. Rajeev Radhakrishnan Age – 34 years	B.E (Production). MMS (Finance), CFA (CFA Institute, USA)	<p>Total experience of around 10 years in funds management. Around 8 yrs in Fixed Income funds management and dealing. Previously he was associated UTI Asset Management Company Ltd. as Co - Fund Manager</p> <p>Past experiences:</p> <ul style="list-style-type: none"> • SBI Funds Management P. Ltd - (From June 09, 2008 onwards • Co- Fund Manager - UTI Asset Management Company Limited (June 2001-2008) <p>Various funds being managed by Mr. Rajeev Radhakrishnan are Magnum InstaCash Fund, SBI Premier Liquid Fund, Magnum Children Benefit Plan, Magnum Income Plus – Savings, SBI Capital Protection Oriented Fund – Series I & II (jointly with Mr. Rama Iyer Srinivasan), SBI Short Horizon Debt Fund and the existing Debt Fund Series.</p>
Mr. Rama Iyer Srinivasan Age : 39 Years	M.Com & MFM	<p>Experience of more than 18 years in equities. Prior to joining SBI Funds Management Pvt. Ltd., Srinivasan was with Future Capital Holdings, the erstwhile asset management and financial services entity of the Future</p>

		<p>Group, where he headed 'Public Markets'. Prior to that, he has worked with several organizations including Principal PNB AMC, Imperial Investment Advisors (associate of Oppenheimer & Co), Indosuez W. I. Carr Securities, Motilal Oswal Securities, Sunidhi Consultancy and Capital Market Publishers.</p> <p>Presently, Srinivasan is the Fund Manager for Magnum Equity Fund, Magnum Global Fund Magnum Sector Funds Umbrella - Emerging Business Fund, SBI Infrastructure Fund – Series I, SBI PSU Fund & SBI Capital Protection Oriented Fund – Series I & II, jointly with Rajeev Radhakrishnan.</p>
<p>Mr. Ajit Dange Age: 39 years</p>	<p>B E (Metallurgy), M B A (Finance)</p>	<p>Mr. Dange has done his B E (Metallurgy) from the Government College of Engineering, Pune and MBA in Finance from the Symbiosis Institute of Business Management, Pune and has over 13 years of experience in Indian financial services and capital markets in various capacities. He has a rich experience in equity research, portfolio management, term lending and recoveries. Mr. Dange joined SBIFMPL in December 2007 as Research Analyst. Before joining SBIFMPL, he was working as Equity Research Analyst with Infinity.Com Financial Services, HDFC Securities and UTI Securities & SICOM Ltd.</p> <p>Currently he is the fund manager of Magnum NRI Investment Fund – Flex Asset Plan & Magnum Comma Fund</p>
<p>Mr. Dharmendra Grover Age - 41</p>	<p>B Com (Hons.), PGDRM</p>	<p>Mr. Grover has done his B Com (Hons.) from Delhi University and PG Diploma in Rural Management from Institute of Rural Management and has over 13 years of experience in Indian equity markets in various capacities. He has a rich experience in equity research, fund management, corporate strategy and investor relations. His experience spans working on the Equity Research side as Analyst and later as Head of Research. He has also worked as Fund Manager managing equity mutual fund schemes. As part of a research advisory enterprise, he was also involved in providing research on Indian companies for a foreign-based fund. Before joining of SBI; he was working as Head – PMS in Tata Securities Limited. He has also been associated with various organizations viz, Principal AMC, Artemis Advisors Pvt. Ltd. Tata Motors Ltd., Credit Suisse First Boston Sec. (India) Ltd., Motilal Oswal Securities Ltd. Presently he is the fund manager of Magnum MultiCap fund, SBI Tax advantage Fund – Series I, Magnum Investment NRI – FAP & Magnum Balanced fund (Jointly with Mr. Dinesh Ahuja)</p>

viii. INVESTMENT RESTRICTIONS

The investment policies of the scheme comply with the rules, regulations and guidelines laid out in the SEBI Regulations. As per the Regulations, specifically the Seventh Schedule, the following investment limitations are applicable to schemes of Mutual Funds.

- a. The scheme shall not invest more than 15% of its NAV in debt instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 20% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of Asset Management Company.

Such limit shall not be applicable for investments in government securities. Also investment within such limit can be made in mortgaged-backed securitized debt, which is rated not below investment grade by a credit rating agency registered with the Board.

- b. The Scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the Scheme. All such investments shall be made with the prior approval of the Board of Trustees and the Board of Asset Management Company. Further, the aforesaid investment limits are applicable to all debt securities which are issued by public bodies/institutions such as electricity boards, municipal corporations, state transport corporations etc guaranteed by either state or central government. Government securities issued by central/state government or on its behalf by the RBI are exempt from the above referred investment limits.

No mutual fund scheme shall invest more than thirty percent of its net assets in money market instruments of an issuer:

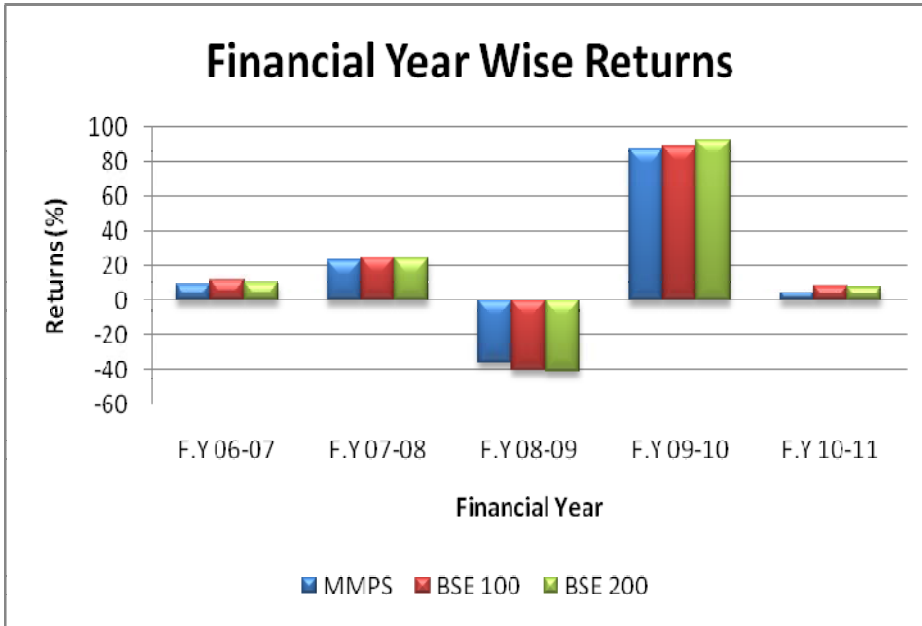
Provided that such limit shall not be applicable for investments in Government securities, treasury bills and collateralized borrowing and lending obligations.”

- c. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.
- d. The Fund Schemes shall not own more than 10% of any company's paid up capital carrying voting rights or such percentage as may be stipulated by SEBI from time to time;
- e. Transfer of investments from one scheme to another scheme, including this scheme, under the Mutual Fund shall be allowed only if :
 - I. Such transfers are done at the prevailing market price for quoted securities on spot basis; explanation - “spot basis” shall have the same meaning as specified by the stock exchange for spot transactions, and
 - II. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
- f. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities (except in case of derivatives) and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction or engage in badla finance.
- g. The scheme shall provide that the securities be purchased or transferred in the name of the Mutual Fund for the relevant scheme, wherever the investments are intended to be of a long-term nature.
- h. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the Board. Further, SEBI vide its circular SEBI/IMD/CIR No.7/129592/08 dated June 23, 2008 has clarified that SEBI circular no. SEBI/IMD/CIR No.1/91171/07 dated April 16, 2007 on Parking of Funds in Short Term Deposits of Scheduled Commercial Banks by Mutual Funds – Pending Deployment shall not apply to term deposits placed as margins for trading in cash and derivatives market
- i. The assets of the scheme shall not in any manner be used in short selling or carry forward transactions.
- j. The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate interscheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
- k. The mutual fund will enter into derivatives transactions in recognized stock exchange for the purpose of hedging and portfolio balancing, in accordance with the guidelines issued by the Board.
- l. The scheme shall not make any investment in;
 - 1) any unlisted security of an associate or group company of the sponsor; or
 - 2) any security issued by way of private placement by an associate or group company of the sponsor; or
 - 3) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- m. The scheme shall not invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company and shall not invest more than 5% of its NAV in the unlisted equity shares or equity related instruments.
- n. The scheme shall not make any investment in any Fund of Funds scheme.

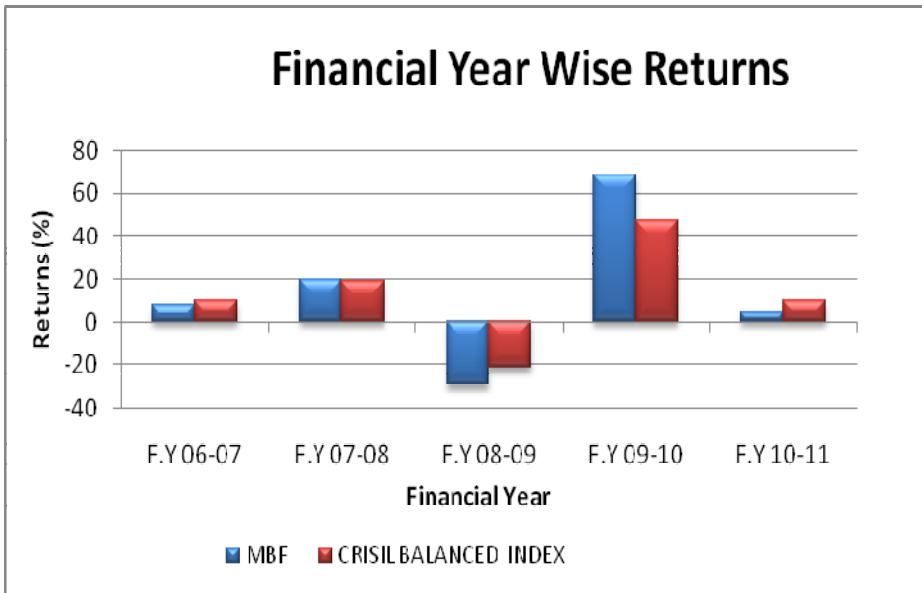
Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the fund follows internal norms vis-à-vis exposure to a particular scrip or sector. These norms are reviewed on a periodic basis and monitored regularly.

1. PAST PERFORMANCE OF THE SCHEME

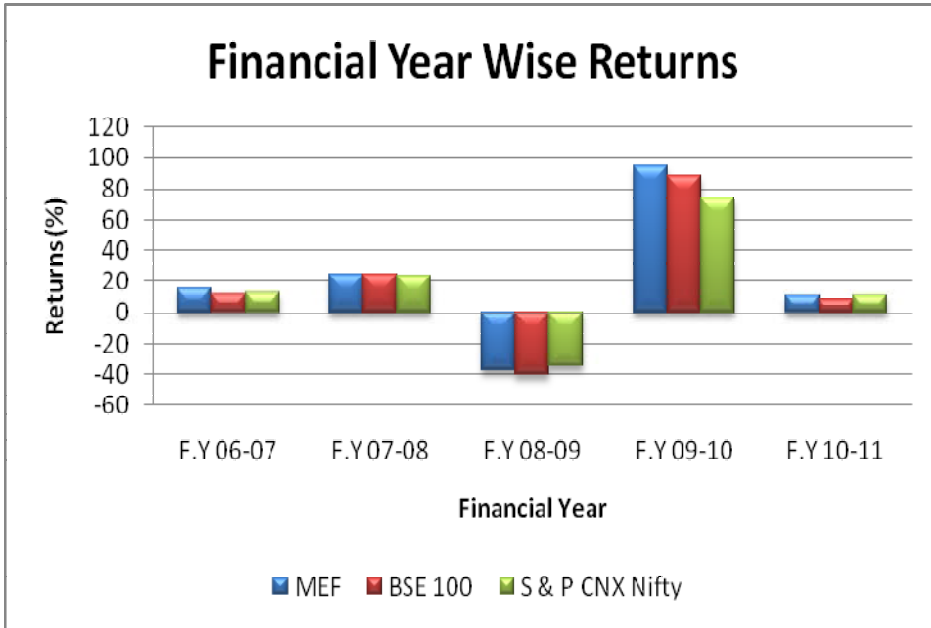
MAGNUM Multiplier Plus Scheme – 1993 – Growth



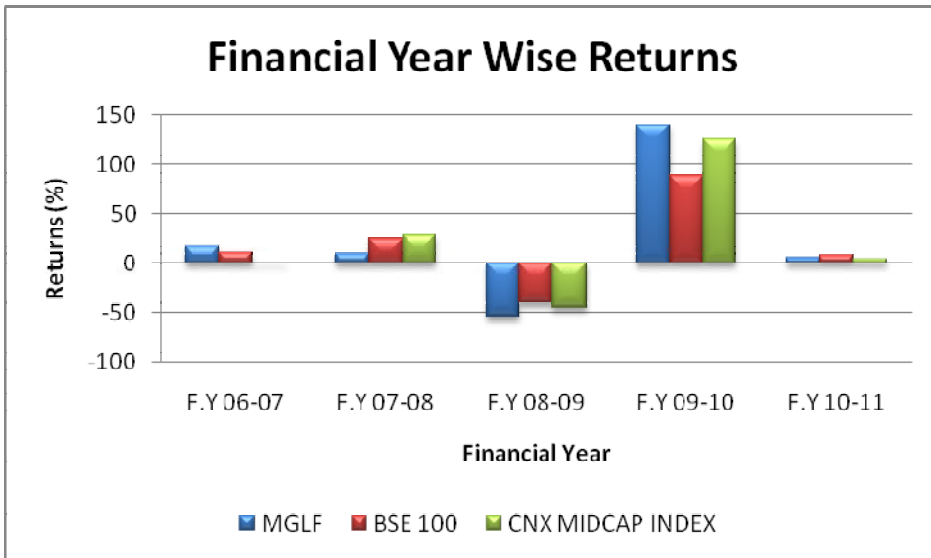
MAGNUM Balanced Fund – Growth



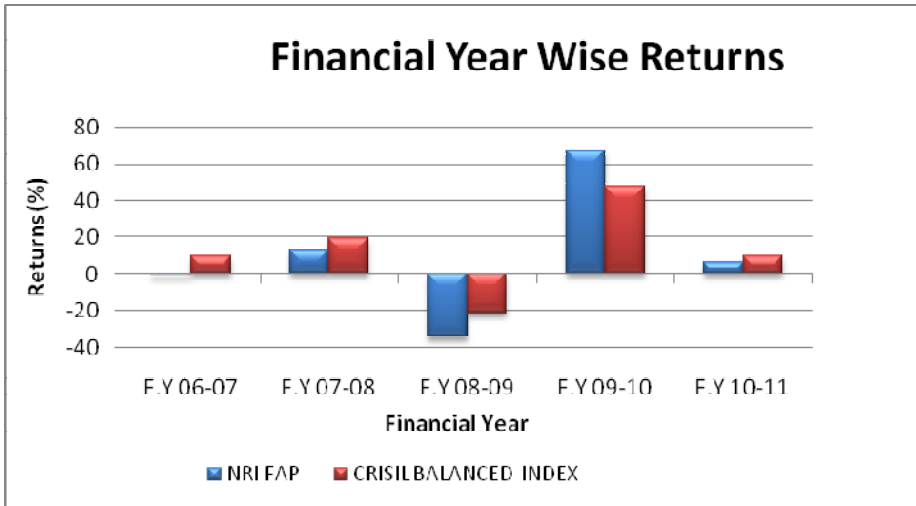
MAGNUM Equity Fund - Growth



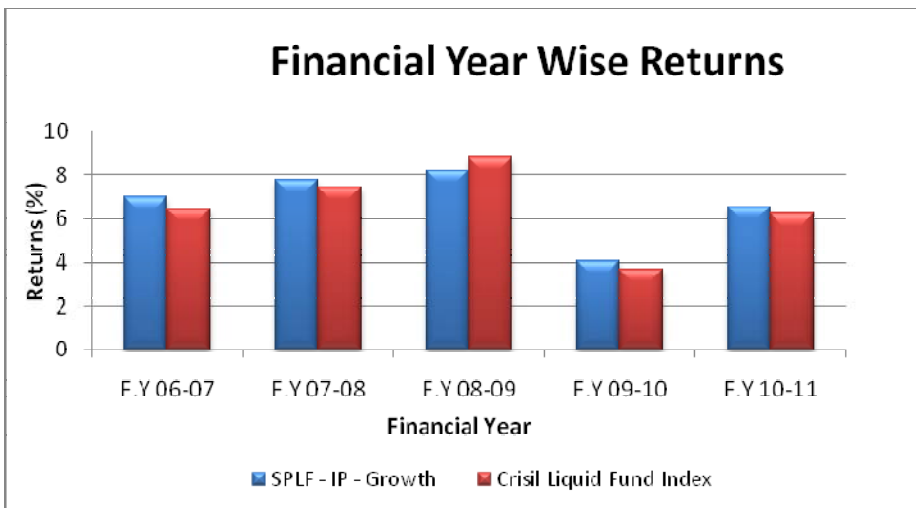
MAGNUM Global Fund - Growth



MAGNUM NRI Investment Fund - FAP - Growth



SBI Premier Liquid Fund - Institutional Plan - Growth



Note: Benchmark of Magnum Equity Fund, Magnum Balanced Fund and Magnum Multiplier
(Return as on April 29, 2011)

	Magnum Multiplier Plus 93 - Growth	BSE200
1 Year	5.2	6.62
3 Years	7.45	2.94
5 Years	11.06	9.51
Since Inception	14.75	11.86

	Magnum Balanced Fund - Growth	Crisil Balanced Fund Index
1 Year	3.09	8.09
3 Years	5.88	5.64

5 Years	8.78	9.73
Since Inception	17.07	N.A.

	Magnum Equity Fund - Growth	S&P Nifty
1 Year	9.73	9.43
3 Years	6.87	3.44
5 Years	12.55	10.07
Since Inception	15.57	15.28

	Magnum Global Fund 94 - Growth	CNX Midcap
1 Year	10.71	3.24
3 Years	5.34	5.36
5 Years	8.17	9.78
Since Inception	14.1	N.A.

	Magnum NRI Investment Fund - Flexi Asset Plan - Growth	Crisil Balanced Fund Index
1 Year	6.02	8.09
3 Years	3.19	5.64
5 Years	4.66	9.73
Since Inception	15.94	12.78

2. DEBT MARKET IN INDIA

The Indian debt markets are one of the largest and rapidly developing markets in Asia. Government and Public Sector enterprises are the predominant borrowers in the market. The debt markets have received lot of regulatory and governmental focus off late and are developing fast, with the rapid introduction of new instruments including derivatives. Foreign Institutional Investors are also allowed to invest in Indian debt markets subject to ceiling levels announced by the government. There has been a considerable increase in the trading volumes in the market. The trading volumes are largely concentrated in the Government of India Securities, which contribute a significant proportion of the daily trades.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks), Treasury Bills (issued by RBI) and the CBLO (collateralized lending and borrowing facility).

Government securities are largely traded on a Negotiated Order Matching system (NDS OM) apart from the OTC market. The settlement of trades both in the Gsec markets and the overnight repo and CBLO are guaranteed and done by a central counterparty, the Clearing corporation of India (CCIL). Money market deals involving CD's and CP's are traded and settled on an OTC basis. The clearing and settlement of corporate bond deals are now routed through a central counterparty established by the exchanges BSE (ICCL) and NSE (NSCCL) which settles deals on a DVP (Delivery versus payment) non guaranteed basis.

The current market yields of various instruments and the factors affecting prices of such securities are given hereunder. The securitized instruments of higher ratings generally offer yields which are 50-75 basis points higher than the comparable normal debt instruments.

Following are the yield matrix of various debt instruments:

Instruments	Indicative yield range
Overnight rates-	6.50% - 7.00%

90 day Commercial Paper	9.00%- 9.50%
91-day T-bill	7.00%- 7.35%
1 year G-Sec.	7.50%- 7.65%
5 year G – Sec	8.00% – 8.20 %
10 year G-Sec.	7.80%-8.15%
1 year AAA Bond	9.50%-9.65 %
5 year AAA Bond	9.15%– 9.30 %

The interest rate market conditions are influenced by the Liquidity in the system, Credit growth, GDP growth, Inflows into the Country, Currency movement in the Forex market, demand and supply of issues and change in investors' preference. Generally when there is a rise in interest rates the price of securities fall and vice versa. The extent of change in price shall depend on the rating, tenor to maturity, coupon and the extent of fall or rise in interest rates. The Government securities carry zero credit risk, but they carry interest rate risk like any other Fixed Income Securities. Money market instruments such as CP's and CD's which are fairly liquid are not listed in exchanges. The impact cost of offloading the various asset classes differ depending on market conditions and may impair the value of the securities to that extent. Further, investments in securitized instruments or structured obligation papers carry a higher illiquidity risk. They also carry limited recourse to the originator, delinquency risk out of the defaults on the receivables and prepayment risk which affects the yields on the instruments.

3. INVESTMENTS OF AMC IN THE SCHEME

The AMC may invest in the scheme, such amount, as they deem appropriate. But the AMC shall not be entitled to charge any management fees on this investment in the scheme. Investments by the AMC will be in accordance with Regulation 24(3) of the SEBI (MF) Regulations, 1996 which states that:

"The asset management company shall not invest in any of its schemes unless full disclosure of its intention to invest has been made in the Offer Document (presently Scheme Information Document), provided that the asset management company shall not be entitled to charge any fees on its investment in the scheme."

4. INVESTMENTS IN OTHER SCHEMES

According to the Clause 4 of Schedule 7 read with Regulation 44(1), of the SEBI (MF) Regulations, 1996:

"A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investments made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund."

5. STOCK LENDING

If permitted by SEBI under extant regulations/guidelines, the scheme may also engage in stock lending. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period. The Fund may in future carry out stock-lending activity under any of its schemes, in order to augment its income. Stock lending may involve risk of default on part of the borrower. However, this risk will be substantially reduced as the Fund has opted for the "Principal Lender Scheme of Stock Lending", where entire risk of borrower's default rests with approved intermediary and not with the Fund. There may also be risks associated with Stock Lending such as liquidity and other market risks. Any stock lending done by the scheme shall be in accordance with any Regulations or guidelines regarding the same. The AMC will apply the following limits, should it desire to engage in Stock Lending:

- (a) Not more than 20% of the net assets can generally be deployed in Stock Lending
- (b) Not more than 5% of the net assets can generally be deployed in Stock Lending to any single counter party.

6. Procedures followed for Investment decisions

The process of approval of transactions is done by the investment team comprising of Chief Investment Officer (CIO), Vice President (Investment Risk & Process Control) and all Fund Mangers. The committee also invites the Compliance Officer and Head of Research in its meetings. The investment committee holds periodic meetings for a detailed review of investment strategy, portfolio holdings, review of research and dealing activities, analysis of scheme performances and also to ensure adherence to all internal guidelines and processes. The Investment Committee monitors and supervises the investment decisions made by the Investment team and also monitors the risk parameters in each scheme to ensure that the investment limits are properly observed. The risk origination for the investments is done based on the guidelines issued by SEBI and Board of Trustees. Concurrent auditors periodically check the limits and their reports are placed before the Audit Committee, which is comprised of the independent Directors and Trustees. The monitoring of decisions is taken through quarterly secondary and primary market report to the Directors. All the deals , both primary and secondary market are reported periodically to the investment committee and the Board of Trustees.

III. UNITS AND OFFER

A. NEW FUND OFFER (NFO)

<p>New Fund Offer Period</p> <p>This is the period during which a new scheme sells its units to the investors.</p>	<p>Not Applicable, these schemes have already been launched</p>																																			
<p>New Fund Offer Price:</p> <p>This is the price per unit that the investors have to pay to invest during the NFO.</p>	<p>These Scheme having new fund price of Rs. 10/- per unit</p>																																			
<p>Minimum Amount for Application</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Scheme Name</th> <th colspan="3" style="text-align: left;">Amount of subscription</th> </tr> </thead> <tbody> <tr> <td>Magnum NRI Investment Fund</td> <td colspan="3">Minimum of Rs. 50000/- and in multiples of Rs. 1000/- thereafter</td> </tr> <tr> <td>Magnum Multiplier Plus 1993</td> <td colspan="3">Minimum of Rs. 1000/- and in multiples of Rs. 500/- thereafter</td> </tr> <tr> <td>Magnum Balanced Fund</td> <td colspan="3">Minimum of Rs. 1000/- and in multiples of Rs. 500 thereafter</td> </tr> <tr> <td>Magnum Equity Fund</td> <td colspan="3">Minimum of Rs. 1000/- and in multiples of Rs. 500 thereafter</td> </tr> <tr> <td>Magnum Global Fund</td> <td colspan="3">Minimum of Rs. 2000/- and in multiples of Rs. 500 thereafter</td> </tr> <tr> <td>SBI Premier Liquid Fund - Institutional</td> <td colspan="3">Rs. 50 Lakh and in multiples of Rs. 1 Lakhs</td> </tr> <tr> <td>SBI Premier Liquid Fund - Super Institutional</td> <td colspan="3">Rs. 5 Crores and in multiples of rs. 1 Lakhs</td> </tr> </tbody> </table>				Scheme Name	Amount of subscription			Magnum NRI Investment Fund	Minimum of Rs. 50000/- and in multiples of Rs. 1000/- thereafter			Magnum Multiplier Plus 1993	Minimum of Rs. 1000/- and in multiples of Rs. 500/- thereafter			Magnum Balanced Fund	Minimum of Rs. 1000/- and in multiples of Rs. 500 thereafter			Magnum Equity Fund	Minimum of Rs. 1000/- and in multiples of Rs. 500 thereafter			Magnum Global Fund	Minimum of Rs. 2000/- and in multiples of Rs. 500 thereafter			SBI Premier Liquid Fund - Institutional	Rs. 50 Lakh and in multiples of Rs. 1 Lakhs			SBI Premier Liquid Fund - Super Institutional	Rs. 5 Crores and in multiples of rs. 1 Lakhs		
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<p>Minimum Target amount</p> <p>This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 6 weeks, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of six weeks from the date of closure of the subscription period.</p>	<p>Not Applicable</p>																																			
<p>Maximum Amount to be raised</p>	<p>No upper limit.</p>																																			
<p>Plans / Options offered</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Scheme</th> <th style="text-align: left;">Plan</th> <th style="text-align: left;">Option</th> <th style="text-align: left;">Sub –Option Name</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Magnum NRI Investment Fund</td> <td>Short Term Bond Plan</td> <td>Growth & Dividend</td> <td>-</td> </tr> <tr> <td>Flexi Asset Plan</td> <td>Growth & Dividend</td> <td></td> </tr> <tr> <td>Magnum Multiplier Plus 1993</td> <td>-</td> <td>Growth & Dividend</td> <td>Payout & Reinvestment</td> </tr> <tr> <td>Magnum Global Fund</td> <td>-</td> <td>Growth & Dividend</td> <td>Payout & Reinvestment</td> </tr> <tr> <td>Magnum Balanced Fund</td> <td>-</td> <td>Growth & Dividend</td> <td>Payout & Reinvestment</td> </tr> <tr> <td>Magnum Equity Fund</td> <td>-</td> <td>Growth & Dividend</td> <td>Payout & Reinvestment</td> </tr> <tr> <td>SBI Premier Liquid Fund</td> <td>Institutional Plan, Super Institutional Plan</td> <td>Growth & Dividend</td> <td>Daily, Weekly & Fortnightly Dividend *</td> </tr> </tbody> </table> <p>* Daily Dividend under the Scheme would be compulsory reinvestment. Payout under the weekly and fortnightly Dividends would be effected only for investment of Rs. 1 crore and above. Declaration of dividend under the scheme is subject to availability of distributable surplus.</p> <p>Default plan under the SBI Premier Liquid Fund is Institutional Option and default sub – option is daily. Default option under SBI</p>				Scheme	Plan	Option	Sub –Option Name	Magnum NRI Investment Fund	Short Term Bond Plan	Growth & Dividend	-	Flexi Asset Plan	Growth & Dividend		Magnum Multiplier Plus 1993	-	Growth & Dividend	Payout & Reinvestment	Magnum Global Fund	-	Growth & Dividend	Payout & Reinvestment	Magnum Balanced Fund	-	Growth & Dividend	Payout & Reinvestment	Magnum Equity Fund	-	Growth & Dividend	Payout & Reinvestment	SBI Premier Liquid Fund	Institutional Plan, Super Institutional Plan	Growth & Dividend	Daily, Weekly & Fortnightly Dividend *	
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	<p>Premier Liquid Fund is Dividend option & under NRI Investment Fund is Growth option. Default sub option under SBI Premier Liquid Fund & NRI Investment Fund is reinvestment.</p> <p>The Dividend option would endeavour to declare dividends subject to the availability of distributable surplus and at the discretion of the Fund Manager subject to the approval of the Trustees. The Growth option would not declare dividends and returns in this option would be through capital appreciation only. Both options however may declare bonus Magnums /Units subject to the availability of distributable surplus. Both the options would be maintained as a common portfolio.</p> <p>The Unit holders may reinvest any dividend due to them, at no sales charge by indicating at the appropriate place in the application form. The dividend reinvestment may be cancelled on receipt of a request from the Unit holders for the same.</p> <p>As and when the dividend is declared by a Scheme(s) and the dividend amount payable is less than Rs. 250/- (Rupees Two Hundred and Fifty only), the same will be compulsorily reinvested in the respective Scheme(s)/ Plan(s)/ Option(s) immediately on the ex-dividend date at applicable NAV.</p>
Dividend Policy	<p>The Trustee reserves the right to declare dividends under the dividend option of the Scheme depending on the net distributable surplus available under the Scheme.</p> <p>The procedure and manner of payment of dividend shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006 as amended from time to time.</p>
Allotment	<p>Investors will be issued a Unit Statement of Account in lieu of Unit Certificates. Dispatch of Unit statements of account will be made as soon as possible. If an investor specifically requests the Registrars in writing for issue of a Unit Certificate, the Unit Certificates shall be sent to the investor within 6 weeks of receipt of request as stipulated under SEBI Regulation 36.</p>
Refund	<p>If application is rejected, full amount will be refunded within 6 weeks of closure of NFO. If refunded later than 6 weeks, interest @ 15% p.a. for delay period will be paid and charged to the AMC.</p>
Who can invest	<p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> • Indian resident adult individuals, either singly or jointly (not exceeding three); • Minor through parent / lawful guardian; (please see the note below) • Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; • Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds; • Partnership Firms constituted under the Partnership Act, 1932; • A Hindu Undivided Family (HUF) through its Karta; • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; • Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis; • Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis; • Army, Air Force, Navy and other para-military funds and eligible institutions; • Scientific and Industrial Research Organisations; • Provident / Pension / Gratuity and such other Funds as and

	<p>when permitted to invest;</p> <ul style="list-style-type: none"> • International Multilateral Agencies approved by the Government of India / RBI; and • The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws). • A Mutual Fund through its schemes, including Fund of Funds schemes. <p>Note: Minor can invest in any scheme of SBI Mutual Fund through his/her guardian only. Minor Unit Holder on becoming major is required to provide prescribed document for changing the status in the Fund's records from 'Minor' to 'Major'. For details of the documentation pertaining to investment made on behalf of minor, please refer to Statement of Additional Information (SAI).</p> <p>Notes :</p> <ol style="list-style-type: none"> 1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. 2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases. <p>Applications not complying with the above are liable to be rejected.</p> <ol style="list-style-type: none"> 3. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor. <p>Who cannot invest</p> <p>It should be noted that the following entities cannot invest in the scheme(s) :</p> <ol style="list-style-type: none"> 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). <p>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.</p> <p>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</p>
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	<p>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.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application.</p> <p>Defective applications liable for rejection</p> <p>Applications not complete in any respect are liable to be rejected. In the event of non-allotment of Units, no interest will be paid on the money refunded. In case of any representation to the Trustees against the disqualification of any application, the decision of the Trustees will be final.</p>														
Where can you submit the filled up applications.	Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID.														
How to Apply	<p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity / redemption or at the time of any corporate action.</p> <p>SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction.</p> <p>Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIMF Investor Service Centers/Investor Service Desks, SBI MF Corporate Office or other such collecting centers as may be designated by AMC. The application amount in cheque or Demand Draft shall be payable to:</p> <table border="1"> <thead> <tr> <th>Scheme name</th> <th>Payable to</th> </tr> </thead> <tbody> <tr> <td>Magnum NRI Investment Fund</td> <td>SBIMF - Magnum NRI Investment fund – Flexi Asset Plan OR SBIMF -</td> </tr> <tr> <td>Magnum Multiplier Plus Scheme 1993</td> <td>SBIMF - Magnum Multiplier Plus Scheme 1993</td> </tr> <tr> <td>Magnum Balanced Fund</td> <td>SBIMF – Magnum Balanced Fund</td> </tr> <tr> <td>Magnum Equity Fund</td> <td>SBIMF - Magnum Equity Fund</td> </tr> <tr> <td>Magnum Global Fund</td> <td>SBIMF - Magnum Global Fund</td> </tr> <tr> <td>SBI Premier Liquid Fund</td> <td>SBIMF – SBI Premier Liquid Fund</td> </tr> </tbody> </table> <p>The Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stockinvests or cash will be accepted</p>	Scheme name	Payable to	Magnum NRI Investment Fund	SBIMF - Magnum NRI Investment fund – Flexi Asset Plan OR SBIMF -	Magnum Multiplier Plus Scheme 1993	SBIMF - Magnum Multiplier Plus Scheme 1993	Magnum Balanced Fund	SBIMF – Magnum Balanced Fund	Magnum Equity Fund	SBIMF - Magnum Equity Fund	Magnum Global Fund	SBIMF - Magnum Global Fund	SBI Premier Liquid Fund	SBIMF – SBI Premier Liquid Fund
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Listing	Units of the Schemes are not listed in any Stock Exchange														
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable														
Special Products / facilities available during the NFO	Not Available														
Restrictions, if any, on the right to freely retain or dispose of units being offered.	Not Applicable														

B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period / Date of opening of subscription list</p> <p>This is the date from which the scheme will reopen for redemptions after the closure of the NFO period.</p>	<table border="1"> <thead> <tr> <th>Scheme</th> <th>Open Date</th> </tr> </thead> <tbody> <tr> <td>Magnum NRI Investment Fund</td> <td>15th December 2003</td> </tr> <tr> <td>Magnum Multiplier Plus Scheme 93</td> <td>This scheme has been formulated by conversion of Magnum Multiplier Plus Scheme 1993, a close-ended scheme, to an open ended scheme. The closed-ended Magnum Multiplier Plus scheme 1993 was launched on 14th January 1993. The scheme commenced repurchases from 1st March 1996. The scheme re-opened for continuous repurchase and sales from 1st April, 1998.</td> </tr> <tr> <td>Magnum Balanced Fund</td> <td>30th August, 1995</td> </tr> <tr> <td>Magnum Equity Fund</td> <td>This scheme has been formulated by conversion of Magnum Multiplier scheme 1990, a close-ended scheme redeeming on 31st December 1997, to an open-ended scheme. The scheme re-opened for continuous repurchase and sales from 1st January, 1998.</td> </tr> <tr> <td>Magnum Global Fund</td> <td>The Magnum Global Scheme 1994 commenced from 24th August 1994. This scheme was launched on 24th August 1994 as a close-ended scheme redeeming on 30th September 1999. The scheme has been converted into an open-ended fund from 1st October 1999.</td> </tr> <tr> <td>SBI Premier Liquid Fund *</td> <td>17th November 2003</td> </tr> </tbody> </table> <p>* The name of the Scheme as SBI Premier Liquid Fund was from Magnum Institutional Income Fund w.e.f March 23, 2007</p> <p>However, the Fund may temporarily suspend acceptance of fresh application at any time.</p>	Scheme	Open Date	Magnum NRI Investment Fund	15 th December 2003	Magnum Multiplier Plus Scheme 93	This scheme has been formulated by conversion of Magnum Multiplier Plus Scheme 1993, a close-ended scheme, to an open ended scheme. The closed-ended Magnum Multiplier Plus scheme 1993 was launched on 14th January 1993. The scheme commenced repurchases from 1st March 1996. The scheme re-opened for continuous repurchase and sales from 1st April, 1998.	Magnum Balanced Fund	30 th August, 1995	Magnum Equity Fund	This scheme has been formulated by conversion of Magnum Multiplier scheme 1990, a close-ended scheme redeeming on 31st December 1997, to an open-ended scheme. The scheme re-opened for continuous repurchase and sales from 1st January, 1998.	Magnum Global Fund	The Magnum Global Scheme 1994 commenced from 24th August 1994. This scheme was launched on 24th August 1994 as a close-ended scheme redeeming on 30th September 1999. The scheme has been converted into an open-ended fund from 1st October 1999.	SBI Premier Liquid Fund *	17 th November 2003
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SBI Premier Liquid Fund *	17 th November 2003														
<p>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors</p> <p>This is the price you need to pay for purchase/switch-in.</p> <p><i>Example: If the applicable NAV is Rs. 10, entry load is 2% then sales price will be:</i> $Rs. 10 * (1 + 0.02) = Rs. 10.20$</p>	<p>On an ongoing basis, Magnums/Units under the scheme(s) will be offered for sale on all business days at NAV related prices.</p>														
<p>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions/switch outs.</p> <p><i>Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be:</i> $Rs. 10 * (1 - 0.02) = Rs. 9.80$</p>	<p>The Units purchased under this scheme can be sold back to the fund on any business day and would be subject to the exit load structure as mentioned in the Scheme Information Document. For applications received at the Registrar's Office, SBIFMPL Investor Service Centers/Investor Service Desks or SBIFMPL Corporate Office on any business day, the repurchase price will be based on the applicable NAV. In case the offices of the AMC or the registrars or the Banks are closed for any reason the repurchase date will be taken as the date of the next business day.</p> <p>The repurchased Magnums / Units will be extinguished and will not be reissued. The Magnum holder / Unit holder may request the redemption of a specified rupee amount or a specified number of Magnums/Units. The redemption would be permitted to the extent of the credit balance in the Magnum holder's / Unit holder's account. The number of</p>														

	Magnums/Units redeemed will be equal to the amount redeemed divided by the applicable repurchase price. The number of Magnums/Units redeemed will be subtracted from the Magnum holder's / Unit holder's account and a revised account statement will be issued to the Magnum holder / Unit holder. Magnums / Units purchased by cheque cannot be redeemed till the cheque is cleared.																
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	Cut-off time for subscriptions / redemptions/ switches for all scheme except SBI premier Liquid Fund : 3.00 pm																
Where can the applications for purchase/redemption switches be submitted?	For submitting the applications for purchase/ redemption please see the official points of acceptance given on last page.																
Minimum amount for purchase/redemption/switches	<table border="1"> <thead> <tr> <th>Scheme Name</th> <th>Amount of subscription</th> </tr> </thead> <tbody> <tr> <td>Magnum NRI Investment Fund</td> <td>Minimum of Rs. 50000/- and in multiples of Rs. 1000/- thereafter</td> </tr> <tr> <td>Magnum Multiplier Plus 1993</td> <td>Minimum of Rs. 1000/- and in multiples of Rs. 500/- thereafter</td> </tr> <tr> <td>Magnum Balanced Fund</td> <td>Minimum of Rs. 1000/- and in multiples of Rs. 500 thereafter</td> </tr> <tr> <td>Magnum Equity Fund</td> <td>Minimum of Rs. 1000/- and in multiples of Rs. 500 thereafter</td> </tr> <tr> <td>Magnum Global Fund</td> <td>Minimum of Rs. 2000/- and in multiples of Rs. 500 thereafter</td> </tr> <tr> <td>SBI Premier Liquid Fund - Institutional</td> <td>Rs. 50 Lakh and in multiples of Rs. 1 Lakhs</td> </tr> <tr> <td>SBI Premier Liquid Fund – Super Institutional</td> <td>Rs. 5 Crores and in multiples of Rs. 1 Lakhs</td> </tr> </tbody> </table> <p>For investors opting for Systematic Investment Plan (SIP) (except for SBI Premier Liquid Fund (SPLF)), the minimum amount of subscription per application is Rs. 6000/-.</p> <p>The Mutual Fund reserves the right to alter the minimum subscription amount under the scheme.</p>	Scheme Name	Amount of subscription	Magnum NRI Investment Fund	Minimum of Rs. 50000/- and in multiples of Rs. 1000/- thereafter	Magnum Multiplier Plus 1993	Minimum of Rs. 1000/- and in multiples of Rs. 500/- thereafter	Magnum Balanced Fund	Minimum of Rs. 1000/- and in multiples of Rs. 500 thereafter	Magnum Equity Fund	Minimum of Rs. 1000/- and in multiples of Rs. 500 thereafter	Magnum Global Fund	Minimum of Rs. 2000/- and in multiples of Rs. 500 thereafter	SBI Premier Liquid Fund - Institutional	Rs. 50 Lakh and in multiples of Rs. 1 Lakhs	SBI Premier Liquid Fund – Super Institutional	Rs. 5 Crores and in multiples of Rs. 1 Lakhs
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Minimum balance to be maintained and consequences of non maintenance.	If as a result of repurchase the balance in the account of an investor falls below minimum amount of purchase the fund will reserve the right to compulsorily redeem the account completely at applicable repurchase price, after giving him/her 30 days' notice requesting him to enhance the balance by making fresh investments.																
Special Products	<p>(i) Systematic Investment Plan (Except for SPLF)</p> <p>Under SIP, a minimum of Rs. 1000 can be invested every month for six months / Rs.500 every month for a year / Rs. 1500 per quarter for atleast one year and in multiples of Rs. 100/- by indicating in the application form or by issuing advance instructions to the Registrars at any time.</p> <p>For individual investors, the fund offers a Systematic</p>																

Investment Plan (SIP) at all our Investor Service Center locations. Under this Facility, an investor can invest a fixed amount. The minimum amount of investment for SIP transactions is Rs. 6000 (aggregate) either through Rs. 500 per month (for 12 months) or Rs. 1000 per month (for 6 months). or Rs. 1500 per quarter (for 12 months) This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market.

Investors must indicate their choice on their application form in the box provided for the purpose. The post-dated cheques must be dated the 5th/10th/15th/20th/25th/30th (For February, last business day) of every month and drawn in favour of the scheme as specified in the application form and crossed "Account Payee Only". The application may be mailed to the Registrars directly or submitted at any of the Investor Service Centers. The amount will be invested in the scheme at applicable NAV on the date of SIP. The number of Units allotted to the investor will be equal to the amount invested during the month divided by the Sale Price for that day. An intimation of the allotment will be sent to the investor. The investor may terminate the facility after giving at least three weeks' written notice to the Registrar. For all payments made by cheques, the date of realization of a cheques will be taken as the date of investment and the amount invested will be deemed to be the amount realized net of bank charges (if any).

SBI Chota SIP – SBI Chota SIP (earlier known as MicroSIP) facility under the current Systematic Investment Plan facility is available under the Growth Options of the Scheme. The Minimum Investment Amount will be Rs. 100 and in multiples of Rs 50/- thereof. The Minimum Redemption Amount will be Rs. 500. Minimum tenure of SIP will be 5 years.

SBI Chota SIP facility would be offered to investors having Auto debit facility/ Direct debit facility with certain banks where SBI Funds Management Private Limited has specific arrangements. All other terms and conditions as applicable to Systematic Investment Plan facility of the Scheme also apply to SBI Chota SIP facility.

Subscription to SIP through ECS

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

List of Direct Debit Banks (All core branches): Axis Bank, Bank of Baroda, Bank of India, Citi Bank, HDFC Bank, IDBI Bank, Indus Ind Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of India (including State Bank of Saurashtra and State Bank of Indore), State Bank of Mysore, State Bank of Patiala, State Bank of Hyderabad, State Bank of Bikaner Jaipur, State Bank of Travancore & Union Bank of India.

The AMC has the discretion to include more cities/remove cities from the above list offering the Easy Pay Facility at any time. Completed application form, SIP Auto debit mandate

form and the first cheque should be submitted at least 30 days before the transaction date. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account for Easy Pay Facility

The application form, mandate form along with the cancelled cheque / photocopy of the cheque should be sent to Investor Service Center/Investor Service Desk or designated collection centers of the Registrar.

Existing investors are required to submit only the SIP Auto Debit mandate form indicating the existing folio number and the investment details as in the SIP Auto debit form along with the first cheque and the Cancelled cheque / Photocopy of the cheque.

Post Dated Cheques

On an ongoing basis, Investors can subscribe to SIP facility by submitting completed application forms along with post dated cheques. Entry into SIP can be on any date. However investor has to select SIP cycle of 5th / 10th/15th /20th/ 25th/30th (For February last business day). A minimum 15 days gap needs to be maintained between SIP entry date and SIP cycle date. Subsequent post dated cheques must be dated 5th / 10th/15th /20th/ 25th/30th (For February last business day)of every month drawn in favour of the scheme as specified in the application form and crossed "Account Payee Only". The application may be mailed to the Registrars directly or submitted at any of the Investor Service Centers. The number of Units allotted to the investor will be equal to the amount invested during the month divided by the Sale Price for that day. An intimation of the allotment will be sent to the investor. The investor may terminate the facility after giving at least three weeks' written notice to the Registrar.

(ii) Systematic Withdrawal Plan

Under SWP, a minimum amount of Rs. 500/- can be withdrawn every month or quarter by indicating in the application form or by issuing advance instructions to the Registrar at any time. Investors may indicate the month and year from which SWP should commence along with the frequency. SWP will be processed on 1st working day of every Month / Quarter and payment would be credited to the registered bank mandate account of the investor through Direct Credit or cheques would be issued. SWP entails redemption of certain number of Magnums that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes.

(iii) Systematic Transfer Plan

Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investments applicable for each scheme under SIP would be applicable to STP. Completed application form for STP should be submitted at least 7 days before the transaction date. STP facility would allow investors to transfer a predetermined amount or units from one scheme of the Mutual Fund to the other. The transfer would be effected on any business day as decided by the investor at the time of opting for this facility. STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business day, if the date of first transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice to the Registrars.

The Scheme also provides the daily / weekly STP facility from

	<p>Magnum Insta Cash Fund (Cash & Dividend Plan) & Magnum Instacash Fund – Liquid Floater Plan. The minimum amount of STP will be Rs. 1000 & in multiple of Re. 1 for daily STP & Rs. 2000 & in multiple of Re. 1 for weekly STP. Minimum number of installments will be 12 for daily STP & 6 for weekly STP. Weekly STP will be done on 1st, 8th, 15th & 22nd of every month. In case any of these days is a non business day then the immediate next business day will be considered. Completed application form for STP should be submitted by investors at least 10 calendar days before the first transaction date.</p>
Accounts Statements	<ul style="list-style-type: none"> • Investors will be issued a Unit Statement of Account in lieu of Unit Certificate. Dispatch of Unit statement of account will be made as soon as possible but within the time limit as specified under SEBI (Mutual Funds) Regulations, 1996. • For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail. • The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. If an investor specifically makes a request in writing for issue of a Unit Certificate, the Unit Certificate shall be sent to the investor within 6 weeks of receipt of request as stipulated under SEBI Regulation 36. <p>For SIP / STP transactions;</p> <ul style="list-style-type: none"> • Account Statement for SIP and STP will be despatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. • A soft copy of the Account Statement shall be mailed to the investors under SIP/STP to their e-mail address on a monthly basis, if so mandated. • However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer. • In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of such request without any charges. <p>Annual Account Statement:</p> <ul style="list-style-type: none"> • The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement, • The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. • Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.
Dividend	<p>The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. Investors residing in such places where Electronic Clearing Facility is available will have the option of receiving their dividend directly into their specified bank account through ECS. In such a case, only an advice of such a credit will be mailed to the investors.</p>
Repurchase	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.</p>

Delay in payment of redemption / repurchase proceeds	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
Switchover facility	Magnum / Unit holders under the scheme will have the facility of switchover between the two Options in the scheme at NAV. Switchover between this scheme and other schemes of the Mutual Fund would be at NAV related prices. At the time of switchover, the investors will be required to surrender Magnum certificates / Statement of Accounts. Switchovers would be at par with redemption from the outgoing option/Plan/scheme and would attract the applicable tax provisions and load at the time of switchover.
Loan facility	<p>Magnum / Unit holders can obtain loan against their Units from any bank, subject to relevant RBI regulations and the respective bank's instructions, by getting a lien registered / recorded with the Registrars.</p> <p>Magnum / Unit holders who have borrowed against their Units by recording a lien against their holding can avail of repurchase facility only after the receipt of instructions from the concerned lender that the loan has been repaid in full and the lien can be discharged. In case such an instruction is not received, the lender can apply for redemption in his favour. In such a case, the Mutual Fund reserves the right to redeem the Units in favour of the concerned lender after giving 15 days notice to the Unit holder.</p>
Scheme to be binding	The Trustees may, from time to time, add to or otherwise vary or alter all or any of the features or terms of the scheme, with prior approval of SEBI and the Unit holders in accordance with SEBI Regulations, and the same shall be binding on each Unit holder and any person(s) claiming through or under it, as if each Unit holder or such person(s) expressly agreed that such features or terms should be so binding.
Right to Limit Redemptions	<p>The Mutual Fund reserves the right to temporarily suspend further reissues or repurchases under the scheme in case of any of the following:</p> <ul style="list-style-type: none"> - a natural calamity / strikes / riots and bandhs or - in case of conditions leading to a breakdown of the normal functioning of securities markets or - periods of extreme volatility of markets, which in the opinion of AMC, prejudicial to the interest of the unit holders of the scheme or illiquidity - under a SEBI or Government directive - under a court decree / directive - in the event of any force majeure or disaster that affect a normal functioning of AMC or the Registrar - political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC. <p>Suspension or restriction of repurchase/redemption facility under any scheme of the mutual fund shall be made applicable only after the approval from the Board of Directors of the Asset Management Company and the Trustee. The approval from the Board of Directors and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI in advance.</p>
Termination of the scheme	The Trustees reserve the right to terminate the scheme at any time if the corpus of the scheme falls below Rs. 1 crore. Regulation 39(2) of the SEBI Regulations provides that any

	<p>scheme of a mutual fund may be wound up after repaying the amount due to the Unit holders:</p> <p>(a) on the happening of any event which, in the opinion of the Trustees, requires the scheme to be wound up; or</p> <p>(b) if 75% of the Unit holders of a scheme pass a resolution that the scheme be wound up; or</p> <p>(c) if SEBI so directs in the interest of the unit holders.</p> <p>Where a scheme is wound up under the above Regulation, the trustees shall give a notice disclosing the circumstances leading to the winding up of the scheme:</p> <p>(a) to SEBI; and</p> <p>(b) in two daily newspapers having circulation all over India & a vernacular newspaper circulating at the place where the mutual fund is formed.</p> <p>In case of termination of the scheme, the Trustees shall proceed as follows:</p> <p>From the proceeds of the assets of the scheme, the Trustees shall first discharge all liabilities of the scheme and make provision for meeting the expenses of the winding-up of the scheme, including the fees of the AMC. The Trustees shall distribute the proceeds to the Unit holders, in proportion to their respective interest in the assets of the scheme as on the date when the decision for winding up was taken, all proceeds derived from the realization of the investments, after recovering all costs, charges, expenses, claims, liabilities, whether actual or contingent, incurred, made or apprehended by the Trustees in connection with or arising out of the termination of the scheme. It will be ensured that the redemption proceeds are dispatched to the Unit holder within a maximum period of 10 working days from the date of redemption for the holders of Statement of Account, or from the date he/ she has tendered the unit certificates to the Registrars</p>
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C. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>NAV of the Scheme would be computed and declared on all business day. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 p.m.</p>
<p>Half yearly Disclosures: Portfolio / Financial Results</p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>SBI Mutual Fund shall publish a complete statement of the scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located.</p>
<p>Half Yearly Results</p>	<p>SBI Mutual Fund and Asset Management Company shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the mutual fund is situated.</p>
<p>Annual Report</p>	<p>Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within six months</p>

	from the date of closure of the relevant accounts year i.e. 31st March each year.		
Associate Transactions	Please refer to Statement of Additional Information (SAI).		
<p>Taxation</p> <p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>			
		Resident Investors (Tax Rates*)	Mutual Fund
	Tax on Dividend Equity Scheme	Nil	Nil
	Debt Scheme	12.50% for individual & HUF 20.00% for investors other than individual & HUF	
	Liquid Scheme	25.00%	
	Capital Gains: Long Term		Nil
	Equity Oriented Scheme	Nil	
	Non Equity Oriented Scheme	10% without indexation, or 20% with indexation, whichever is lower (u/s 112)	
	Short Term		Nil
	Equity Oriented Scheme	15.00%	
Non Equity Oriented Scheme	Taxable at normal rates of tax applicable to the assessee		
For further details on taxation please refer to the clause on Taxation in the SAI			
* Plus surcharge & education cess as per Income Tax Act			
Investor services	<p>Details of Investor Relations Officer of the AMC:</p> <p>Name: C.A. Santosh</p> <p>Address: SBI Funds Management Pvt. Ltd., 701-703, Raheja Center, Nariman Point, Mumbai 400021.</p> <p>Telephone number: 022 - 43511611</p> <p>e-mail: customer.delight@sbimf.com</p>		

D. NAV INFORMATION

The NAV and the repurchase NAV will be calculated on all business days except for SBI Premier Liquid Fund and for SBI Premier Liquid Fund all days including Saturday and Sunday. The NAV would be rounded off to two decimal places for MMPS, MBALF, MGLF-94 Scheme and four decimal places SBI premier Liquid Fund and NRI –FAP.

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

NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com.

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 p.m. on daily basis. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs

are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

Further, as per SEBI Regulations, the repurchase price shall not be lower than 93% of the NAV and the sale price shall not be higher than 107% of the NAV and the difference between the repurchase price and sale price shall not exceed 7% on the sale price.

IV. FEES AND EXPENSES

A. NEW FUND OFFER (NFO) EXPENSES

Not applicable

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

NRI – FAP, NRI LTP, NRI – STP

Nature of expenses	Flexi Asset (% of NAV)
AMC Fees	0.75
Marketing expenses including Agents commission	0.75
Registrar expenses	0.07
Custodial Charges	0.05
Miscellaneous expenses	0.08
Total	1.70

SBI Premier Liquid Fund (earlier known as Magnum Institutional Fund)

Nature of expenses	Short Term (% of NAV)
AMC Fees	0.35
Marketing expenses including Agents commission	0.10
Registrar expenses	0.08
Custodial Charges	0.04
Miscellaneous expenses	0.07
Total	0.65

The AMC reserves the right to increase and decrease the fee within the ceilings prescribed under SEBI Regulations. The above annual recurring expenses are only the estimates and the actual expenses may vary from the above estimates but will be restricted to the ceilings of recurring expenses stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulation, which are as follows:

Pursuant to Regulation 52(6) of SEBI Mutual Funds Regulations, 1996, the total expenses of the scheme shall be subject to the following limits:

Total Expenses charged to the scheme (For NRI – LTP, NRI – STP, NRI – FAP and SBI Premier Liquid Fund)	Subject to the following limits: i) 2.25% on the first Rs.100 cr. of average weekly net assets. ii) 2.00% on the next Rs.300 cr. of average weekly net assets. iii) 1.75% on the next Rs.300 cr. of average weekly net assets. iv) 1.50 % on the balance of the average weekly net assets.
Total Expenses charged to the scheme (For MMPS, MBALF, MEF – A, MGLF – 94)	Subject to the following limits: i) 2.50% on the first Rs.100 cr. of average weekly net assets. ii) 2.25% on the next Rs.300 cr. of average weekly net assets. iii) 2.00% on the next Rs.300 cr. of average weekly net assets. iv) 1.75% on the balance of the average weekly net assets.

The maximum annual recurring expenses that can be charged to a scheme shall be within the limits stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulations, 1996.

Category of expense	Ceilings as per SEBI
Investment management & advisory fee to be charged by the AMC.	Subject to the following ceilings : i) Not exceeding 1.25% of the average weekly net assets of the scheme outstanding in the year as long as the net assets do not exceed Rs. 100 crores and ii) 1% of the amount in excess of Rs. 100 crores where net assets so calculated exceed Rs. 100 crores
Fees and expenses of Trustees	0.01% of the average weekly net assets, subject to a minimum of Rs. 15 lakhs to be allocated across all schemes of the fund.
Custodian fee	On actuals, within the overall ceiling mentioned below
Registrar Services for transfer of units sold or redeemed	On actuals, within the overall ceiling mentioned below
Brokerage & Transaction cost	On actuals, within the overall ceiling mentioned below
Audit fees	On actuals, within the overall ceiling mentioned below
Marketing & selling expenses, including agent commission, if any	On actuals, within the overall ceiling mentioned below.
Cost of investor communication & statutory advertising	On actuals, within the overall ceiling mentioned below
Cost of providing account statements & dividend redemption warrants	On actuals, within the overall ceiling mentioned below
Cost of fund transfer from location to location	On actuals, within the overall ceiling mentioned below
Insurance premium paid by the fund	On actuals, within the overall ceiling mentioned below
Winding up costs	On actuals, within the overall ceiling mentioned below

Pursuant to Regulation 52(6) of SEBI Mutual Funds Regulations, 1996, the total expenses of the scheme shall be subject to the following limits:

Total Expenses charged to the scheme (For NRI – LTP, NRI – STP, NRI – FAP and SBI Premier Liquid Fund)	Subject to the following limits: i) 2.25% on the first Rs.100 cr. of average weekly net assets. ii) 2.00% on the next Rs.300 cr. of average weekly net assets. iii) 1.75% on the next Rs.300 cr. of average weekly net assets. iv) 1.50 % on the balance of the average weekly net assets.
Total Expenses charged to the scheme (For MMPS, MBALF, MEF – A, MGLF – 94)	Subject to the following limits: i) 2.50% on the first Rs.100 cr. of average weekly net assets. ii) 2.25% on the next Rs.300 cr. of average weekly net assets. iii) 2.00% on the next Rs.300 cr. of average weekly net assets. iv) 1.75% on the balance of the average weekly net assets.

The maximum annual recurring expenses that can be charged to a scheme shall be within the limits stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulations, 1996.

The purpose of the table is to assist the investor in understanding the various costs and expenses that an investor will bear directly or indirectly. Any expenses incurred in the excess of above overall limits will be borne by the AMC.

C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.sbimf.com) or contact your distributor.

The following table illustrates the expenses that the investors will incur on their purchases/ sales of Units during the continuous offer under this scheme:

- **Load Structure for Equity Scheme i.e. Magnum Multiplier Scheme 1993, Magnum Balanced Fund, Magnum Equity Fund, Magnum Global Fund & Magnum NRI Investment Fund - Flexi Asset Plan (including SIP, Chota SIP, & STP**

Entry Load	Not Applicable
Exit Load	<ul style="list-style-type: none"> • For exit within 1 year from the date of allotment – 1 % • For exit after 1 year from the date of allotment – Nil
Switchover Load *	At applicable exit load

* Switch over Between Growth and Dividend options of the Scheme will be at NAV.

- **SBI Premier Liquid Fund**

Entry Load	Not Applicable
Exit Load	Nil

The charges stated above are a percentage of the NAV.

No load would be charged for investment by FOF in all schemes of SBI Mutual Fund irrespective of the amount of investment / tenor of investment.

Bonus units and units issued on reinvestment of dividends shall not be subject to entry and exit load.

Switch over Between Growth and Dividend options will be at NAV. In case switch, exit load as applicable to the Scheme shall be charged.

Systematic Investment Plan is not available under the SBI Premier Liquid Fund.

The AMC reserves the right to introduce a load structure, levy a different load structure or remove the load structure in the scheme at any time after giving notice to that effect to the investors through an advertisement in an English language daily that circulates all over India as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated.

The upfront commission on investment, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Exit load/ CDSC (if any) up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes/ plans in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses.

Any amount in excess of 1% of the redemption value charged to the unit holder as exit load/ CDSC shall be credited to the respective scheme/ plan immediately.

For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centers.

Any imposition or enhancement in the load shall be applicable on prospective investments only. However, AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of dividend for existing as well as prospective investors. At the time of changing the load structure, the mutual fund may consider the following measures to avoid complaints from investors about investment in the schemes without knowing the loads:

- 1) The addendum detailing the changes may be attached to Scheme Information Documents and key information memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.
- 2) Arrangements may be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centers and distributors/brokers office.
- 3) The introduction of the exit load/ CDSC alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load/CDSC.
- 4) A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
- 5) Any other measures which the mutual funds may feel necessary.

In accordance with SEBI Regulations, the repurchase price will not be lower than 93% of the NAV and the sale price will not be higher than 107% of the NAV, and the difference between sale price and repurchase price shall not exceed 7% of the sale price.

The investor is requested to check the prevailing load structure of the Scheme before investing.

For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centers.

The charges stated above are a percentage of the NAV.

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

Not applicable

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

There are no any monetary penalties imposed and/ or action taken by any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company;

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

There are no such instances

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

Some ordinary routine litigations incidental to the business of the Fund are pending, and further a petition / summary suit against the Fund is pending in the court. Summary suit no: 3799 of 1996, filed by M/s Morarka Finance Limited is pending in the High Court of Juridicature at Bombay. The Plaintiff has filed the suit for recovery of Rs. 8.44 lacs together with interest being excess price paid by them in the equity buyback transaction relating to the shares of M/s Pumpsar Distilleries Limited. M/s A.R. Bhole and Company. Advocates are defending the case on our behalf. The filling of our written statement was delayed. The last hearing in the matter took place on March 10, 2010 and the matter is now pending for final hearing

Apart from this, following are the details of Penalties, pending litigation or proceedings, findings of inspection or investigations for which action may have been taken or initiated by any regulatory authority Against the AMC - SBI Funds Management private limited (SBIFMPL) in a capacity of Investment Manager to the SBI Mutual Funds:

- a) SEBI has initiated an investigation for the transactions in the shares of M/S Polaris Software Lab Limited, made during the period April 01, 2002 to May 31, 2002 by SBI Mutual Fund, having suspected SBI Mutual Fund of indulging in insider trading on account of proposed merger of M/s Orbi Tech Solutions with M/s Polaris Software Lab Limited, i.e. 'unpublished price sensitive information' about Polaris under the SEBI (Insider Trading Regulation) Regulation, 1992. SBIMF has denied having violated of any insider trading regulation or SEBI Act. SEBI had issued a show cause notice on June 20, 2007 and SBIMF has replied to SEBI on June 30, 2008. Since then, there has been no further communication on the matter from SEBI till date.
 - b) SEBI had initiated an investigation into the transactions in the shares of M/s. Padmini Technologies Limited, during the period 2000-2001, which also covers an inquiry for the transaction made by SBI Mutual Fund in the shares of the Company. The Central Bureau of Investigation also investigated about the various aspects of transactions in the shares of M/s. Padmini Technologies Limited which included investments by various schemes of SBI Mutual Fund during the period. A case was subsequently filed in the Sessions Court at Mumbai in 2006 against some ex-employees of the Company. SBI Funds Management Private Limited, SBI Mutual Fund Trustee Company Pvt. Ltd. and SBI Mutual Fund are not parties to this case. The internal investigations conducted by the Chairman, Board of Trustees, SBI Mutual Fund, however, had ruled out any questionable intentions in the matter. Further, a show cause notice dated January 29, 2010, was received from SEBI in the matter and SBIMF has replied to the show cause notice. SBIMF has made an application to SEBI to settle the matter through the consent process, i.e. on a no-fault basis, without accepting or denying guilt.
5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

Not Applicable

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

Date of Approval of the scheme by the Board of Trustee:

Magnum NRI Fund	05 - 06 - 2003
Magnum Multiplier Scheme 1993	14 – 08 - 1996*
Magnum Balanced Fund	08 – 07 - 1995
Magnum Equity Fund	29 – 01 - 1997*
Magnum Global Fund	24 -10 – 1998
SBI Premier Liquid Fund (erstwhile Magnum Institutional Income)	28-04-2003

* Date of conversion of the Scheme into open ended Scheme.

For and on behalf of the Board of Directors,
SBI Funds Management Private Limited
(the Asset Management Company for SBI Mutual Fund)

sd/-

Place: Mumbai

Date: May 27, 2011

Name : **Deepak Kumar Chatterjee**
Designation : **Managing Director**

SBIMF INVESTORS SERVICE CENTRES

SBIMF INVESTORS SERVICE CENTRES

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SBIMF INVESTOR SERVICE DESKS

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Lohia Road, Tinsukia, Assam Pin-786125, Tel: **03742332365**, Cell: **9957722157**. **PONDICHERY:** C/o State Bank Of India, ADB Branch, Kamaraj Salai, Pondicherry - 605 013, Tel: NA, Cell: 94451 96934. **KOTTAYAM:** ISD, C/O SBI Kalathipadi Branch, Opp.Karipal Hospital, K K Road, Kalathipadi, Vadavathoor P O, Kottayam-686010 (Yet to start the office), Tel: Cell: 9562008100. **THRISSUR:** SBIMF Investors Service Desk,, Tel: Cell:. **VALSAD:** C/o SBI-Station Road Branch, 1st Floor Saakar Building, Station Road, Valsad-396001, Tel: Cell: 9979895440. **PANCHAKULA:** SBIMF Investor Service Desk C/o State Bank of India RBO Admin office Plot no. 1& 2 Block B City center, Sector -5 Panchkula -134197, Tel: 9592008415.

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

AHMEDABAD: CAMS Investor Service Centers, 402-406, 4th Floor -Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat-380 006, Tel: (079) 3008 2468, 3008 2469, 3008 2470, 30082471. **BANGALORE:** CAMS Investor Service Centers, Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore, Karnataka-560 042, Tel: (080) 3057 4709, 3057 4710, 30578004, 30578006. **BHUBANESWAR:** CAMS Investor Service Centers, Plot No -111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar,Unit 3, Bhubaneswar, Orissa-751 001, Tel: (0674) 325 3307, 325 3308, 253 4909, 2533036. **CHANDIGARH:** CAMS Investor Service Centers, SCO 80-81, Illrd F, Sector 17 C, Chandigarh, Punjab-160 017, Tel: (0172) 304 8720, 304 8721, 304 8722, 3048723. **CHENNAI:** CAMS Investor Service Centers, Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamil Nadu-600 034, Tel: (044) 39115 561, 39115 562, 39115 563, 39115 565. **COCHIN:** CAMS Investor Service Centers, 40 / 9633 D, Veekshanam Road, Near International hotel, Cochin, Kerala-682 035, Tel: (0484) 323 4658, 323 4662, . **COIMBATORE:** CAMS Investor Service Centers, Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore, Tamil Nadu-641 002, Tel: (0422) 301 8000, 301 8001. **DURGAPUR:** CAMS Investor Service Centers, City Plaza Building 3rd floor, City Centre, Durgapur, West Bengal-713 216, Tel: (0343) 329 8890, 329 8891, 6451419. **GOA:** CAMS Investor Service Centers, No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa), Goa-403 001, Tel: (0832) 325 1755, 325 1640. **HYDERABAD:** CAMS Investor Service Centers, 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad, Andhra Pradesh-500 003, Tel: (040) 3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE:** CAMS Investor Service Centers, 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore, Madhya Pradesh-452 001, Tel: (0731) 325 3692, 325 3646. **JAIPUR:** CAMS Investor Service Centers, R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan-302 001, Tel: (0141) 326 9126, 326 9128, 5104373, 5104372. **KANPUR:** CAMS Investor Service Centers, I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur, Uttarpradesh-208 001, Tel: (0512) 3918003, 3918000, 3918001, 3918002. **KOLKATA:** CAMS Investor Service Centers, "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata, West Bengal-700 071, Tel: (033) 32550760, 3058 2285, 3058 2303, 30582281. **LUCKNOW:** CAMS Investor Service Centers, Off # 4,1st Floor, Centre Court Building, 3/c, 5 -Park Road, Hazratganj, Lucknow, Uttarpradesh-226 001, Tel: (0522) 391 8000, 391 8001, 391 8002, 3918003. **LUDHIANA:** CAMS Investor Service Centers, U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab-141 002, Tel: (0161) 301 8000, 301 8001. **MADURAI:** CAMS Investor Service Centers, 86/71A, Tamilsangam Road, Madurai, Tamil Nadu-625 001, Tel: (0452) 325 1357, 325 2468. **MANGALORE:** CAMS Investor Service Centers, No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore, Karnataka-575 003, Tel: (0824) 325 1357, 325 2468. **MUMBAI:** CAMS Investor Service Centers, Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra-400 023, Tel: (022) 30282468, 30282469, 30282471, 65257932. **NAGPUR:** CAMS Investor Service Centers, 145 Lendra, New Ramdaspath, Nagpur, Maharashtra-440 010, Tel: (0712) 325 8275, 3258272, 2432447. **NEW DELHI :** CAMS Investor Service Centers, 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi, New Delhi-110 001, Tel: (011) 3048 2471, 3048 1203, 3048 1205, 30482468. **PATNA:** CAMS Investor Service Centers, Kamlalaye Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road, Patna, Bihar-800 001, Tel: (0612) 325 5284, 325 5285, 3255286. **PUNE:** CAMS Investor Service Centers, Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune, Maharashtra-411 004, Tel: (020) 3028 3005, 3028 3003, 3028 3000. **SURAT:** CAMS Investor Service Centers, Plot No.629,2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat, Gujarat-395 001, Tel: (0261) 326 2267, 326 2468, 326 0352. **VADODARA:** CAMS Investor Service Centers, 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat-390 007, Tel: (0265) 301 8032, 301 8031. **VIJAYAWADA:** CAMS Investor Service Centers, 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, Andhra Pradesh-520 010, Tel: (0866) 329 9181, 329 5202. **VISAKHAPATNAM:** CAMS Investor Service Centers, 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam, Andhra Pradesh-530 016, Tel: (0891) 329 8397, 329 8374, 2554893.

CAMS TRANSACTION POINTS

AGARTALA: CAMS Transaction Point, Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala, Tripura-799001, Tel: (381) 9862923301, 2323009. **AGRA:** CAMS Transaction Point, No. 8, II Floor, Maruti Tower, Sanjay Place, Agra, Uttarpradesh-282002, Tel: (0562) 324 0202, 324 2267. **AHMEDNAGAR:** CAMS Transaction Point, 203-A,Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar , Ahmednagar , Maharashtra-414 001 , Tel: (241) 3204221, 3204309. **AJMER:** CAMS Transaction Point, **AMC NO. 423/30, NEAR CHURCH, BRAHAMPURI, OPP T B HOSPITAL .** Ajmer, Rajasthan-305001, Tel: (0145) 329 2040. **AKOLA :** CAMS Transaction Point, Opp. RLT Science College, Civil Lines, Akola, Maharashtra-444001, Tel: (724) 3203830, 3201323. **ALIGARH:** CAMS Transaction Point, City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttar Pradesh-202001, Tel: (571) 3200301, 3200242. **ALLAHABAD:** CAMS Transaction Point, 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad, Uttarpradesh-211001, Tel: (0532) 329 1273, 329 1274. **ALLEPPEY:** CAMS

Transaction Point, Bldg. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey, Kerala-688011, Tel: (477) 3209718, 3209719. **ALWAR**: CAMS Transaction Point, 256A, Scheme No:1, Arya Nagar, Alwar, Rajasthan-301001, Tel: (0144) 3200451. **AMARAVATI** : CAMS Transaction Point, 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra-444601, Tel: (0721) 329 1965, 3205336. **AMBALA**: CAMS Transaction Point, Opposite PEER, Bal Bhavan Road, Ambala, 721, Haryana-134003, Tel: (171) 3247437, 3248787. **AMRITSAR**: CAMS Transaction Point, 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar, Punjab-143001, Tel: (0183) 325 7404, 5099995, 3221379. **ANAND**: CAMS Transaction Point, 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat-388001, Tel: (02692) 325071, 320704. **ANANTAPUR**: CAMS Transaction Point, 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur, Andhra Pradesh-515 001, Tel: (8554) 326980, 326921. **ANDHERI (PARENT: MUMBAI ISC)**: CAMS Transaction Point, 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E), Andheri, Andheri, Maharashtra-400069, Tel: (22) 25261431. **ANGUL**: CAMS Transaction Point, Similipada, Angul, Angul, Orissa-759122, Tel: (6764) 329976, 329990. **ANKLESHWAR**: CAMS Transaction Point, G-34, Ravi Complex,, Valia Char Rasta, G.I.D.C., Ankleshwar-Bharuch, Gujarat-393 002, Tel: (02646) 310206, 310207. **ASANSOL**: CAMS Transaction Point, Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol, West Bengal-713303, Tel: (0341) 329 5235, 329 8306. **AURANGABAD** : CAMS Transaction Point, Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad, Maharashtra-431001, Tel: (0240) 329 5202, 3205141. **BAGALKOT**: CAMS Transaction Point, No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumtagi Motors, Station Road, Near Basaveshwar Circle, Bagalkot, Bagalkot, Karnataka-587 101, Tel: (), 0 93791 85477, 0 93791 86040. **BALASORE**: CAMS Transaction Point, B C Sen Road, Balasore, Orissa-756001, Tel: (06782) 326808. **BAREILLY**: CAMS Transaction Point, F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly, Uttar Pradesh-243001, Tel: (581) 3243172, 3243322. **BARNALA**: CAMS Transaction Point, 1st floor, R K Marbel House, Court Road, Barnala, Punjab-148101, Tel: (1679) 323883. **BASTI**: CAMS Transaction Point, Office no 3, 1st Floor, Jamia Shopping Complex, Opposite Pandey School), Station Road, Basti, Uttar Pradesh-272002, Tel: (5542) 327979. **BELGAUM**: CAMS Transaction Point, 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum, Karnataka-590006, Tel: (0831) 329 9598. **BELLARY**: CAMS Transaction Point, No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary, Karnataka-583103, Tel: (08392) 326848, 326065. **BERHAMPUR**: CAMS Transaction Point, First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur, Orissa-760001, Tel: (0680) 3203933, 3205855. **BHAGALPUR**: CAMS Transaction Point, Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur, Bihar-812002, Tel: (641) 3209093, 3209094. **BHARUCH (PARENT: ANKLESHWAR TP)**: CAMS Transaction Point, F-108, Rangoli Complex, Station Road, Bharuch, Bharuch, Gujarat-392001, Tel: (), 9825304183. **BHATINDA**: CAMS Transaction Point, 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA, Punjab-151001, Tel: (164) 3204511, 3204170. **BHAVNAGAR**: CAMS Transaction Point, 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar, Gujarat-364002, Tel: (0278) 3208387, 3200348, 2567020. **BHILAI**: CAMS Transaction Point, 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai, Chhattisgarh-490020, Tel: (0788) 3299 040, 4050560. **BHILWARA**: CAMS Transaction Point, Indrapartha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara, Rajasthan-311001, Tel: (01482) 320809, 231808, 321048. **BHIWANI**: CAMS Transaction Point, 24-25, 1st floor, City Mall, Hansi Gate, Bhiwani, Haryana-127021, Tel: (1664) 326358. **BHOPAL**: CAMS Transaction Point, Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI Bank, M.P. Nagar, Zone II, Bhopal 462 011. Madhya Pradesh, Tel: (0755) 3295878. **BHUJ**: CAMS Transaction Point, Data Solution, Office No:17, 1st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj -Kutch, Gujarat-370001, Tel: (02832) 320762, 320924. **BHUSAWAL (PARENT: JALGAON TP)**: CAMS Transaction Point, 3, Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal, Maharashtra-425201, Tel: (). **BIKANER**: CAMS Transaction Point, F 4,5 Bothra Complex, Modern Market, Bikaner, Bikaner, Rajasthan-334001, Tel: (151) 3201590, 3201610. **BILASPUR**: CAMS Transaction Point, Beside HDFC Bank, Link Road, Bilaspur, Bilaspur, Chattisgarh-495 001, Tel: (7752) 327886, 327887. **BOKARO**: CAMS Transaction Point, Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand-827004, Tel: (06542) 324 881, 326 322. **BURDWAN**: CAMS Transaction Point, 399, G T Road, Basement of Talk of the Town, Burdwan, West Bengal-713101, Tel: (0342) 320 7001, 320 7077. **C.R.AVENUE (PARENT: KOLKATA ISC)**: CAMS Transaction Point, 33,C.R Avenue, 2nd floor ,Room No.13, Kolkata, Kolkata, West Bengal-700012, Tel: (), 9339746915. **CALICUT**: CAMS Transaction Point, 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut, Kerala-673016, Tel: (0495) 325 5984. **CAMS OMR**: CAMS Transaction Point, Ground Floor, 148 O M R, Okkiyam, Thuraiyakkam, Chennai, Tamil Nadu-600097, Tel: (44) 30407144. **CHANDRAPUR**: CAMS Transaction Point, Above Mustafa Decor, Hakimi Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur, Chandrapur, Maharashtra-442 402, Tel: (7172) 313885, 313928. **CHHINDWARA**: CAMS Transaction Point, Office No -1, Parasia Road, Near Mehta Colony, Chhindwara, Madhya Pradesh-480 001, Tel: (7162) 321346. **CHITTORGARH**: CAMS Transaction Point, 187 Rana Sanga Market, Chittorgarh, Rajasthan-312001, Tel: (1472) 324118, 324810. **CHANDIGARH** : CAMS Transaction Point, Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh 160 017 Tel: (0172) 3048720, **CUTTACK**: CAMS Transaction Point, Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa-753001, Tel: (0671) 329 9572. **DARBHANGA**: CAMS Transaction Point, Shahi Complex,1st Floor, Near RB Memorial hospital,V.I.P. Road, Benta, Laheriasarai, Darbhanga, Darbhanga, Bihar-846001, Tel: (6272) 326988, 326989. **DAVENGERE**: CAMS Transaction Point, 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, DAVENGERE, Karnataka-577002, Tel: (08192) 326226, 326227. **DEHRADUN**: CAMS Transaction Point, 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun, Uttaranchal-248001, Tel: (0135) 325 1357, 325 8460. **DEOGHAR**: CAMS Transaction Point, S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand-814112, Tel: (6432) 320227, 320827. **DHANBAD**: CAMS Transaction Point, Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad, Jharkhand-826001, Tel: (0326) 329 0217, 2304675. **DHARMAPURI** : CAMS Transaction Point, 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri, Tamil Nadu-636 701, Tel: (4342) 310303, 310304. **DHULE** : CAMS Transaction Point, H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule, Maharashtra-424 001, Tel: (2562) 329902, 329903. **ELURU**: CAMS Transaction Point, No 23 B-4-

73,Andhra Bank Lane, Opp Srinivasa Theatre, Ramachandra Rao Peta, Eluru, Andhra Pradesh-534002, Tel: (8812) 320991, 322000. **ERODE:** CAMS Transaction Point, 197, Seshaiyer Complex, Agraharam Street, Erode, Tamil Nadu-638001, Tel: (0424) 320 7730, 320 7733. **FAIZABAD:** CAMS Transaction Point, 64 Cantonment, Near GPO, Faizabad, Faizabad, Uttar Pradesh-224001, Tel: (5278) 310664, 310665. **FARIDHABAD:** CAMS Transaction Point, B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad, Haryana-121001, Tel: (0129) 3241148, 3241147. **FIROZABAD:** CAMS Transaction Point, Shop No.19, 1st floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad, Uttar Pradesh-283203, Tel: (5612) 321315. **GANDHIDHAM:** CAMS Transaction Point, Grain Merchants Association Building, Grain Merchants Association Building, Gandhidham, Gujarat-370 201, Tel: (2836) 313031. **GHAZIABAD:** CAMS Transaction Point, 113/6 I Floor, Navyug Market, Gazhiabad, Uttarpradesh-201001, Tel: (0120) 3266917, 3266918, 9910480189 (mobile of CH). **GONDAL (PARENT RAJKOT):** CAMS Transaction Point, Kailash Complex, Wing -A, Office No. 52, Bus stand Road, Near Gundala Gate, GONDAL, Gujarat-360 311, Tel: (0281) 329 8158. **GONDIA:** CAMS Transaction Point, Shri Talkies Road, Gondia, Maharashtra-441601, Tel: (7182) 321680. **GORAKHPUR:** CAMS Transaction Point, Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur, Uttarpradesh-273001, Tel: (0551) 329 4771. **GULBARGA:** CAMS Transaction Point, Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Gulbarga, Karnataka-585 101, Tel: (8472) 310119, 310523. **GUNTUR:** CAMS Transaction Point, Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur, Andhra Pradesh-522002, Tel: (0863) 325 2671. **GURGAON:** CAMS Transaction Point, SCO -16, Sector -14, First floor, Gurgaon, Haryana-122001, Tel: (0124) 326 3763, 326 3833. **GUWAHATI:** CAMS Transaction Point, A.K. Azad Road, Rehabari, Guwahati, Assam-781008, Tel: (0361) 260 7771. **GWALIOR:** CAMS Transaction Point, G-6, Global Apartment Phase-II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior, Madhya Pradesh-474011, Tel: (0751) 320 2873, 320 2311. **HALDIA:** CAMS Transaction Point, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District., Haldia, Haldia, West Bengal-721 602, Tel: (3224) 320273, 321826. **HALDWANI:** CAMS Transaction Point, Durga City Centre, Nainital Road, Haldwani, Haldwani, Uttarakhand-263139, Tel: (5946) 313500, 313501. **HAZARIBAG:** CAMS Transaction Point, Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh, Jharkhand-825301, Tel: (6546) 320251, 320250. **HIMMATNAGAR:** CAMS Transaction Point, D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar, Gujarat-383 001, Tel: (2772) 321080, 321090. **HISAR:** CAMS Transaction Point, 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar, Haryana-125001, Tel: (1662) 329580, 315546. **HOSHIARPUR :** CAMS Transaction Point, Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur, Punjab-146 001, Tel: (1882) 321081, 321082. **HOSUR:** CAMS Transaction Point, Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur, Tamil Nadu-635109, Tel: (04344) 321002, 321004. **HOWRAH (PARENT: KOLKATA ISC):** CAMS Transaction Point, Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah, Howrah, West Bengal-711106, Tel: (), 9331737444. **HUBLI:** CAMS Transaction Point, 206 & 207. 1st Floor, 'A' Block, Kundagol Complex, Opp Court, Club road, Hubli, Karnataka-580029, Tel: (0836) 329 3374, 320 0114. **ICHALKARNAJI (PARENT KOLHAPUR):** CAMS Transaction Point, 12/178, Behind Congress Committee Office, Ichalkarnaji,-416 115, Tel: (231) 3209356. **ITARSI:** CAMS Transaction Point, 1st Floor, Shiva Complex, Bharat Talkies Road, Itarsi, Itarsi, Madhya Pradesh-461 111, Tel: (7572) 321474, 321475. **JABALPUR:** CAMS Transaction Point, 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur, Madhya Pradesh-482001, Tel: (0761) 329 1921, 3205062. **JAJPUR:** CAMS Transaction Point, Room No 1, First Floor, Sulaikha complex, Chorda, By Pass At, Jajpur Road,-755091, Tel: (6726) 329351. **JALANDHAR:** CAMS Transaction Point, 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar, Punjab-144001, Tel: (0181) 3254883, 2222882. **JALGAON:** CAMS Transaction Point, Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon, Maharashtra-425001, Tel: (0257) 3207118, 3207119. **JALNA C.C. (PARENT: AURANGABAD):** CAMS Transaction Point, Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Jalna, Maharashtra-431 203, Tel: (). **JAMMU:** CAMS Transaction Point, 660-Gandhi Nagar, Jammu, J & K-180004, Tel: (0191) 9906082698, 2432601. **JAMNAGAR:** CAMS Transaction Point, 217/218, Manek Centre, P.N. Marg, Jamnagar, Gujarat-361008, Tel: (0288) 329 9737, 3206200. **JAMSHEDPUR:** CAMS Transaction Point, Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur, Jharkhand-831001, Tel: (0657) 329 4594, 3294202. **JAUNPUR :** CAMS Transaction Point, 248, FORT ROAD, Near AMBER HOTEL, Jaunpur, UTTAR PRADESH-222001, Tel: (5452) 321630. **JHANSI:** CAMS Transaction Point, Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi, Uttarpradesh-284001, Tel: (510) 3202399. **JODHPUR:** CAMS Transaction Point, 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur, Rajasthan-342003, Tel: (0291) 325 1357, 3249144. **JUNAGADH:** CAMS Transaction Point, Circle Chowk, , Near Choksi Bazar Kaman, , Gujarat, Junagadh, Gujarat-362001, Tel: (0285) 3200909, 3200908. **KADAPA:** CAMS Transaction Point, Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Besides Bharathi Junior College. Kadapa, Kadapa, Andhra Pradesh-516 001, Tel: (8562) 322469, 322099. **KAKINADA:** CAMS Transaction Point, No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Kakinada, Andhra Pradesh-533 001, Tel: (884) 320 7474, 320 4595. **KALYANI:** CAMS Transaction Point, A -1/50, Block -A, Dist Nadia, Kalyani, West Bengal-741235, Tel: (033) 32422712, 32422711. **KANCHIPURAM:** CAMS Transaction Point, New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram, Tamil Nadu-631 501 , Tel: (44) 37210001. **KANNUR:** CAMS Transaction Point, Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kerala-670004, Tel: (497) 324 9382, 324 9147. **KARIMNAGAR:** CAMS Transaction Point, HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar, Andhra Pradesh-505 001, Tel: (878) 3205752, 3208004. **KARNAL (PARENT :PANIPAT TP):** CAMS Transaction Point, 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal, Karnal, Haryana-132001, Tel: (), 9813999809. **KARUR:** CAMS Transaction Point, 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur, Tamil Nadu-639002, Tel: (4324) 311329, 310064. **KATNI:** CAMS Transaction Point, NH 7 Near LIC, Jabalpur Road, Bargawan, Katni, Madhya Pradesh-483501, Tel: (7622) 322104. **KESTOPUR:** CAMS Transaction Point, AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kolkata, Kestopur, West Bengal-700101, Tel: (033) 32415332, 32415333. **KHAMMAM:** CAMS Transaction Point, Shop No.11-2-31/3 1st floor, Philips Complex, Balajinagar, Wyr Road, Nr.Baburao,Petrol Bunk, Khammam, Andhra Pradesh-507001, Tel: (8742) 323972. **KHANNA :** CAMS Transaction Point, Shop No :-3, Bank of India Building, Guru Amar Dass Market, Khanna, Punjab-141401, Tel: (1628) 322440. **KHARAGPUR:** CAMS Transaction Point, H.NO.291/1, WARD NO-15, MALANCHA MAIN ROAD, OPPOSITE UCO BANK,

Kharagpur, Kharagpur, West Bengal-721301, Tel: {3222} 323984, 323937. **KOLHAPUR:** CAMS Transaction Point, AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra-416001, Tel: {0231} 3209 732, 3209 356. **KOLLAM:** CAMS Transaction Point, Kochupilamoodu Junction, Near VLC, Beach Road, Kollam, Kerala-691001, Tel: {474} 3248376, 3248377, Cell:9847067534. **KOTA:** CAMS Transaction Point, B-33 'Kalyan Bhawan, Triangle Part ,Vallabh Nagar, Kota, Rajasthan-324007, Tel: {0744} 329 3202. **KOTTAYAM:** CAMS Transaction Point, KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam, Kerala-686001, Tel: {0481} 3207 011, 320 6093. **KUMBakonam:** CAMS Transaction Point, Jailani Complex, 47, Mutt Street, Kumbakonam, Tamil Nadu-612001, Tel: {435} 3201333, 3200911. **KURNOOL:** CAMS Transaction Point, H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Kurnool, Andhra Pradesh-518 004, Tel: {8518} 312 978, 312 970 . **LATUR:** CAMS Transaction Point, Kore Complex, 2nd Cross Kapad Line, Near Shegau Patsanstha, Latur, Latur, Maharashtra-413 512, Tel: {2382} 341927, 341507. **MALDA:** CAMS Transaction Point, Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West Bengal-732 101, Tel: {3512} 329951, 329952. **MANIPAL:** CAMS Transaction Point, **TRADE CENTRE, 2ND FLOOR, SYNDICATE CIRCLE, STARTING POINT,** Manipal, Karnataka-576104, Tel: {0820} 325 5827. **MAPUSA (PARENT ISC : GOA):** CAMS Transaction Point, Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Mapusa, Goa-403 507, Tel: {}, 9326126122. **MARGAO:** CAMS Transaction Point, Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao, Goa-403 601, Tel: {832} 322 4761, 3224658. **MATHURA:** CAMS Transaction Point, 159/160 Vikas Bazar, Mathura, Uttarpradesh-281001, Tel: {0565} 3207007, 3206959. **MEERUT:** CAMS Transaction Point, 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut, Uttarpradesh-250002, Tel: {0121} 325 7278. **MEHSANA:** CAMS Transaction Point, 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana, Gujarat-384 002, Tel: {2762} 323985, 323117. **MOGA:** CAMS Transaction Point, Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga, Moga, Punjab-142001, Tel: {1636} 310088, 310909. **MORADABAD:** CAMS Transaction Point, B-612 'Sudhakar', Lajpat Nagar, Moradabad, Uttarpradesh-244001, Tel: {0591} 329 7202, 329 9842. **MORBI:** CAMS Transaction Point, 108, Galaxy Complex, Opp. K.K. Steel, Sanala Road, Morbi, Morbi, Gujarat-363 641, Tel: {2822} 326910, 326911. **MUZZAFARPUR:** CAMS Transaction Point, Brahman toli, Durgasthan, Gola Road, Muzaffarpur, Bihar-842001, Tel: {0621} 3207504, 3207052. **MYSORE:** CAMS Transaction Point, No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka-570009, Tel: {0821} 3206991, 3294503. **NADIAD (PARENT TP: ANAND TP):** CAMS Transaction Point, 8, Ravi Kiran Complex, Ground Floor Nanakumbhath Road, Nadiad, Nadiad, Gujarat-387001, Tel: {}. **NALGONDA :** CAMS Transaction Point, H.NO : 6 -2 -1477, SAMADHANA NAGAR, BESIDE HDFC STANDARD LIFE OFFICE LANE, Ramagiri, Nalgonda, Andhra Pradesh-508 001, Tel: {8682} 323498. **NAMAKKAL:** CAMS Transaction Point, 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal, Tamil Nadu-637001, Tel: {4286} 322540, 322541. **NANDED:** CAMS Transaction Point, Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded, Nanded, Maharashtra-431 605, Tel: {2462} 315980, 312564. **NANDYAL:** CAMS Transaction Point, Shop No.: 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, NANDYAL, Andhra Pradesh-518 501, Tel: {8514} 322131. **NASIK:** CAMS Transaction Point, Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik, Maharashtra-422005, Tel: {0253} 329 7084, 325 0202. **NAVSARI:** CAMS Transaction Point, Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimnabai Road, Navasari, Gujarat-396445, Tel: {02637} 327709, 329238, 248745. **NELLORE:** CAMS Transaction Point, 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore, Andhra Pradesh-524001, Tel: {0861} 329 8154, 320 1042. **NIZAMABAD:** CAMS Transaction Point, D. No. 5-6-209, Saraswathi Nagar, NIZAMABAD, NIZAMABAD, Andhra Pradesh-503001, Tel: {8462} 310007, 310008. **NOIDA:** CAMS Transaction Point, B-20, Sector -16, Near Metro Station, Noida,-201301, Tel: {120} 3043335. **ONGOLE:** CAMS Transaction Point, # 1, ARN Complex, Kurnool Road, ONGOLE, Andhra Pradesh-523 001, Tel: {8592} 322708, 322707. **PALAKKAD:** CAMS Transaction Point, 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad, Kerala-678 001, Tel: {491} 3261114, 3261115. **PALANPUR:** CAMS Transaction Point, Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur, Palanpur, Gujarat-385 001, Tel: {2742} 321810, 321811. **PANIPAT:** CAMS Transaction Point, 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat, Haryana-132103, Tel: {0180} 325 0525, 400 9802. **PATHANKOT:** CAMS Transaction Point, 13 -A, Ist Floor, Gurjeet Market, Dhangu Road, Pathankot, Punjab-145001, Tel: {186} 3205010. **PATIALA:** CAMS Transaction Point, 35, New Lal Bagh Colony, Patiala, Punjab-147001, Tel: {0175} 329 8926, 222 9633. **PONDICHERRY:** CAMS Transaction Point, S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry, Pondicherry-605001, Tel: {0413} 421 0030, 329 2468. **PORBANDAR:** CAMS Transaction Point, II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar, Gujarat-360575, Tel: {286} 3207767, 3205220. **PROADATTUR:** CAMS Transaction Point, Dwarakmayee, D No 8/239, Opp Saraswathi Type Institute, Sreeramula Peta, Proddatur,-516360, Tel: {8564} 321010, 321011. **RAE BARELI:** CAMS Transaction Point, 17, Anand Nagar Complex, Rae Bareli, Rae Bareli, Uttar Pradesh-229001, Tel: {535} 3203360, 3203361. **RAICHUR:** CAMS Transaction Point, # 12 - 10 - 51 / 3C, Maram Complex, Besides State Bank of Mysore, Basaveswara Road, Raichur, Raichur, Karnataka-584101, Tel: {8532} 323215, 323006. **RAIPUR:** CAMS Transaction Point, HIG,C-23 , Sector -1, Devendra Nagar , Raipur, Chhattisgarh-492004, Tel: {0771} 3296 404, 3290830. **RAJAHMUNDRY:** CAMS Transaction Point, Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvari Street, T Nagar, Rajahmundry, Andhra Pradesh-533101, Tel: {0883} 325 1357. **RAJAPALAYAM:** CAMS Transaction Point, No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam, Tamil Nadu-626117, Tel: {4563} 327520, 327521. **RAJKOT:** CAMS Transaction Point, Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat-360001, Tel: {0281} 329 8158, 329 8206. **RANCHI:** CAMS Transaction Point, 4 HB Road, No.206, 2nd floor Shri Lok Complex, Ranchi, Jharkhand-834001, Tel: {0651} 329 6202, 329 8058. **RATLAM:** CAMS Transaction Point, Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh-457001, Tel: {07412} 324829, 324817. **RATNAGIRI:** CAMS Transaction Point, Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri, Maharashtra-415 639, Tel: {2352} 322940, 322950. **ROHTAK:** CAMS Transaction Point, 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak, Haryana-124001, Tel: {01262} 318687, 318589. **ROORKEE:** CAMS

Transaction Point, 399/1 Jadugar Road, 33 Civil Lines, Roorkee, Roorkee, Uttarakhand-247667, Tel: (1332) 312386, 312011. **ROPAR:** CAMS Transaction Point, SCF -17 Zail Singh Nagar, Ropar, Ropar, Punjab-140001, Tel: (1881) 324761, 324760. **ROURKELA:** CAMS Transaction Point, 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela, Orissa-769001, Tel: (0661) 329 0575. **SAGAR:** CAMS Transaction Point, Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar, Madhya Pradesh-470 002, Tel: (7582) 326711, 326894. **SAHARANPUR:** CAMS Transaction Point, I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur, Uttar Pradesh-247001, Tel: (132) 3255589, 3255591. **SALEM:** CAMS Transaction Point, No.2, I Floor Vivekananda Street, New Fairlands, Salem, Tamil Nadu-636016, Tel: (0427) 325 2271, 320 0319. **SAMBALPUR:** CAMS Transaction Point, C/o Raj Tibrewal & Associates, Opp.Town High School,Sansarak, Sambalpur, Orissa-768001, Tel: (0663) 329 0591. **SANGLI (PARENT: KOHLAPUR):** CAMS Transaction Point, Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli, Sangli, Maharashtra-416416, Tel: (J), 9326016616. **SATARA:** CAMS Transaction Point, 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra-415002, Tel: (2162) 320926, 320989. **SATNA:** CAMS Transaction Point, 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, SATNA, SATNA, Madhya Pradesh-485 001, Tel: (7672) 320896, 320756. **SHAHJAHANPUR:** CAMS Transaction Point, Bijlipura, Nr.Old Distt.Hospital, Jail Road, Shahjahanpur, Uttar Pradesh-242001, Tel: (5842) 327901. **SHILLONG:** CAMS Transaction Point, LDB Building,1st Floor, G.S.Road, Shillong, Meghalaya-793001, Tel: (364) 2222265. **SHIMLA:** CAMS Transaction Point, I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla, Himachal Pradesh-171001, Tel: (177) 3204944, 3204945. **SHIMOGA:** CAMS Transaction Point, Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga, Karnataka-577 201, Tel: (8182) 322 966, 322 980. **SILIGURI:** CAMS Transaction Point, No 8, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri, West Bengal-734001, Tel: (0353) 329 1103. **SIRSA:** CAMS Transaction Point, Gali No.1, Old Court Road, Nr.Railway Station Crossing, Sirsa, Haryana-125055, Tel: (1666) 327248. **SITAPUR:** CAMS Transaction Point, Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur, Uttar Pradesh-261001, Tel: (5862) 324356, 324408. **SOLAN :** CAMS Transaction Point, 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan, Himachal Pradesh-173 212, Tel: (1792) 321074, 321075. **SOLAPUR:** CAMS Transaction Point, Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra-413001, Tel: (0217) 3204201, 3204200. **SONEPAT:** CAMS Transaction Point, Shopo No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonapat, Haryana-131 001, Tel: (130) 3203021, 3203022. **SRIGANGANAGAR:** CAMS Transaction Point, 18 L Block, Sri Ganganagar, Sri Ganganagar, Rajasthan-335001, Tel: (154) 3206580, 3206295. **SRIKAKULAM:** CAMS Transaction Point, Door No 5 -6 -2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam, Srikakulam, Andhra Pradesh-532 001, Tel: (8942) 321 900, 321 901. **SULTANPUR:** CAMS Transaction Point, 967, Civil Lines, Near Pant Stadium, Sultanpur, Uttar Pradesh-228 001, Tel: (J), 9389403149. **SURENDRANAGAR:** CAMS Transaction Point, 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar, Gujarat-363035, Tel: (2752) 320231, 320233. **TANJORE:** CAMS Transaction Point, 1112, West Main Street, Tanjore, Tamil Nadu-613 009, Tel: (4362) 319022. **THANE:** CAMS Transaction Point, Nalanda Chamber "B" Wing, Nr.Gaondevi Vegetable Market, Gokhale Road, Naupada, Thane West, Maharashtra-400602, Tel: (22) 31920050. **THIRUPPUR:** CAMS Transaction Point, 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur, Tamil Nadu-641601, Tel: (0421) 3201271, 3201272. **THIRUVALLA:** CAMS Transaction Point, Central Tower, Above Indian Bank, Cross Junction, Thiruvalla, Kerala-689101, Tel: (469) 3208430, 3200921, 3200923. **TINSUKIA:** CAMS Transaction Point, Sanairan Lohia Road,1st Floor, Tinsukia, Assam-786 125, Tel: (374) 2336742. **TIRUNELVELI:** CAMS Transaction Point, 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli, Tamil Nadu-627001, Tel: (0462) 320 0308, 320 0102. **TIRUPATHI:** CAMS Transaction Point, Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi, Andhra Pradesh-517501, Tel: (0877) 3206887, 3209257, Cell No:9848877737. **TRICHUR:** CAMS Transaction Point, Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East), Trichur, Kerala-680001, Tel: (0487) 325 1564. **TRICHY:** CAMS Transaction Point, No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamil Nadu-620018, Tel: (0431) 329 6906, 329 6909 . **TRIVANDRUM:** CAMS Transaction Point, R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum, Kerala-695004, Tel: (0471) 324 0202, 324 1357. **TUTICORIN:** CAMS Transaction Point, 1 – A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main,Palayamkottai Road, Tuticorin, Tuticorin, Tamil Nadu-628 008, Tel: (461) 3209960, 3209961. **UDAIPUR:** CAMS Transaction Point, 32 Ahinsapuri, Fatehpura Circle, Udaipur, Rajasthan-313004, Tel: (0294) 329 3202, 3200054. **UJJAIN :** CAMS Transaction Point, 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain, Madhya Pradesh-456 010, Tel: (734) 3206291. **UNJHA (PARENT: MEHSANA):** CAMS Transaction Point, 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha, Gujarat-384 170, Tel: (J). **VALSAD:** CAMS Transaction Point, 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad, Gujarat-396001, Tel: (02632) 324 202, 324623. **VAPI:** CAMS Transaction Point, 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi, Gujarat-396195, Tel: (260) 3201249, 3201268. **VARANASI:** CAMS Transaction Point, C 27/249 -22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi, Uttarpradesh-221002, Tel: (0542) 325 3264, 325 3265. **VASHI:** CAMS Transaction Point, Mahaveer Center, Office No:17, Plot No:77, Sector 17, Vashi, Maharashtra-400703, Tel: (022) 32598154, 32598155. **VELLORE:** CAMS Transaction Point, No:54, Ist Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore, Tamil Nadu-632004, Tel: (0416) 3209017, 3209018. **VERAVAL:** CAMS Transaction Point, Opp. Lohana Mahajan Wadi, Satta Bazar, Veraval, Veraval, Gujarat-362 265, Tel: (2876) 322900, 322901. **WARANGAL:** CAMS Transaction Point, F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal, Andhra Pradesh-506001, Tel: (0870) 320 2063, 320 9927. **WARDHA :** CAMS Transaction Point, Opp. Raman Cycle Industries, Krishna Nagar, Wardha, Maharashtra.-442 001, Tel: (7152) 327735, 327346. **YAMUNA NAGAR:** CAMS Transaction Point, 124-B/R Model Town, Yamunanagar, Yamuna Nagar, Haryana-135 001, Tel: (1732) 316880, 316770. **YAVATMAL:** CAMS Transaction Point, Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatma, Maharashtra-445 001, Tel: (7232) 322780, 322781.