

**Asset Management Company :**

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

**Mutual Fund :****KEY INFORMATION MEMORANDUM****SBI Capital Protection Oriented Fund - Series A (Plan 1)**

(A close ended Capital Protection Oriented Scheme)

Rated by CARE Ratings Ltd. CARE AAAmfs (SO)^

Product Labeling	
<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>A close-ended Capital Protection oriented fund for medium to long term.</li> <li>Investment in fixed income instruments to protect capital and investment in equity and equity related instruments for capital appreciation.</li> </ul>	<p><b>Riskometer</b></p>

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

^CARE AAAmfs (SO) rating indicates that the structure of the capital protection oriented scheme provides the highest degree of certainty of timely payment of at least the face value of units to unit-holders on maturity of the scheme.

**OFFER OF UNITS OF RS. 10/- EACH DURING THE NEW FUND OFFER**

SCHEME	TENURE	NEW FUND OFFER OPENS	NEW FUND OFFER CLOSES
SBI Capital Protection Oriented Fund - Series A (Plan 1)	1285 Days	February 18, 2019	February 28, 2019

**Sponsor :** State Bank of India

**Trustee Company :** SBI Mutual Fund Trustee Company Pvt. Ltd. (CIN: U65991MH2003PTC138496)

**Asset Management Company :** SBI Funds Management Pvt. Ltd., (CIN: U65990MH1992PTC065289)

Address : 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.

Visit us at [www.sbimf.com](http://www.sbimf.com)

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

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

**Stock Exchange Disclaimer:**

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

**Rating Agency Disclaimer:**

Credit Analysis & Research Ltd. (CARE) has assigned a provisional rating of CARE AAAmfs (SO). The rating indicates highest degree of certainty for payment of face value of the mutual fund units on maturity to the unitholders. The rating should, however, not be construed as an indication of expected returns, prospective performance of the mutual fund scheme, NAV or of volatility in its returns

<b>Type of Scheme</b>	A close ended Capital Protection Oriented scheme		
<b>Investment Objective</b>	The scheme is a close-ended capital protection-oriented scheme. The scheme endeavors to protect the capital by investing in high quality fixed income securities that are maturing on or before the maturities of the scheme as the primary objective and generate capital appreciation by investing in equity and equity related instruments as a secondary objective. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved. The Scheme is “oriented towards protection of capital” and not “with guaranteed returns”. Further, the orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover etc.		
<b>Proposed Schedule under this Scheme</b>	<b>Scheme</b>	<b>Number of Series proposed to be launched</b>	
	SBI Capital Protection Oriented Fund - Series A (Plan 1 & 2)	2	
	Each Plan under SBI Capital Protection Oriented Fund - Series A will have a tenure between 36 months to 65 months. The exact duration of each Plan of the Scheme shall be decided at the time of launch of the respective Plan and will be indicated in a notice in two news-papers published for launch of the Scheme.		
<b>Name of the scheme</b>	<b>SBI Capital Protection Oriented Fund - Series A (Plan 1)</b>		
<b>Tenure of the Scheme</b>	<b>1285 days</b>		
<b>Asset Allocation Pattern of the Scheme</b>	The funds collected under the scheme shall be invested consistent with the objective of the scheme in the following manner		
	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>	
		<b>Minimum</b>	<b>Maximum</b>
	Debt instruments (including debt derivatives) and Money market instruments (including Triparty Repo, Reverse repo)	80	100
	Equity and equity related instruments (including derivatives and ETFs)	0	20
			<b>Risk Profile</b>
			<b>High/Medium/Low</b>
			Low to medium
			High
	Scheme may invest in securitized debt up to 40% of the net assets of the scheme.		
	The Scheme may invest in Repo in corporate debt as permitted by SEBI		
	The scheme shall not engage in short selling.		
	The Scheme may engage in stock lending up to 10% of its net assets		
	The scheme may invest in ADRs/GDRs issued by Indian Companies, subject to the guidelines issued by Reserve bank of India and Securities Exchange Board of India.		
	The cumulative gross exposure through equity, debt and derivative position will not exceed 100% of the net assets of the scheme.		
	The gross exposure to derivatives in the equity segment shall be restricted as per the individual equity asset allocation tables mentioned above. Moreover, it may be noted that the Debt derivatives would be used only for hedging and portfolio rebalancing.		
	<b>FLOORS AND CEILING WITHIN A RANGE OF 5% OF THE INTENDED ALLOCATION AGAINST EACH SUB CLASS OF ASSET</b>		
	Floor and Cap (within a range of 5%) of the intended debt allocation against each sub asset class/ credit rating will be as follows:		

## Key Information Memorandum

Credit rating Instruments	AAA	A1+	AA	A	BBB	Credit rating (not Applicable)
CDs	-	-	-	-	-	-
CPs	-	0%-5%	-	-	-	-
NCDs including securitized debt	95%-100%	-	-	-	-	-
Government of India dated securities including State Government Securities	-	-	-	-	-	-
CBLO, Treasury Bills, Cash Management Bills & reverse repos.	-	-	-	-	-	-
	<ol style="list-style-type: none"> <li>1. The Scheme shall endeavour to invest in instruments having credit rating as indicated above or higher.</li> <li>2. In case instruments/securities as indicated above are not available or taking into account risk - reward analysis of instruments/securities, the Scheme may invest in Certificate of Deposits (CDs) having highest ratings/Triparty Repo/Government Securities/Reverse Repo and Repo in Government Securities/T-bills.</li> <li>3. All investment shall be made based on the rating prevalent at the time of investment. In case security is rated by more than one rating agency, the most conservative rating would be considered. In case of downgrades of an instrument, the Fund Manager shall endeavor to rebalance the portfolio on a best effort basis within 30 days, provided such a rebalancing is possible on risk reward analysis.</li> <li>4. The Scheme would not invest in unrated securities (except Triparty Repo /Reverse Repo and Repo in Government Securities/Government Securities/T-bills) and derivatives.</li> <li>5. In the event of any deviations from the ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 days from the date of the said deviation.</li> <li>6. Securities with rating AA shall include AA+ and AA-.</li> <li>7. Further, the allocation may vary during the tenure of the Scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event. In case of such deviations, the Scheme may invest in CDs of highest rating/ Triparty Repo /Government Securities/Reverse Repo and Repo in Government Securities/T-Bills.</li> <li>8. At the time of building up the portfolio during the NFO or towards the maturity of the scheme, there may be higher allocation to cash or cash equivalents</li> </ol> <p>There would not be any variation from the intended portfolio allocation as stated in the launch Scheme Information Document/Key Information Memorandum on the final allocation stated above, except as specified in point nos. 1, 2, 3, 5, 7 and 8.</p> <p>In the event of any deviation from the asset allocation stated above, the Fund Manager shall review and rebalance the portfolio within 30 days from the date of such deviation except in case where the deviation is on account of the conditions stated in point 1, 2, 3 and 7 above.</p>					
<b>Investment Strategy</b>	<p>The Scheme endeavors to protect capital by investing a portion of the portfolio in highest rated debt securities &amp; money market instruments and also to provide capital appreciation by investing the balance in equity and equity related securities. The debt and money market instruments would bring about the stability of returns in the scheme.</p> <p>The equity portion of the scheme will invest in diversified portfolio of Equities &amp; Equity Related instruments. The fund will follow a mix of bottom-up &amp; top-down approach to stock-picking. The Scheme will primarily focus on companies that have demonstrated characteristics such as market leadership, strong financials and quality management.</p> <p>The scheme is “oriented towards protection of capital” and not “with guaranteed returns.” It shall also be indicated that the orientation towards protection of capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover etc.</p>					

<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:</p> <ol style="list-style-type: none"> <li>a. SBI Capital Protection Oriented Fund - Series A (Plan 1) will invest in debt instruments (including debt derivatives) and money market instruments and domestic Equity and equity related instruments including derivatives and ETFs. Trading volumes and settlement periods inherently restrict the liquidity of the scheme's investments. In the event of a restructuring of the scheme's investment portfolio, these risks may become significant.</li> <li>b. The scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover etc.</li> <li>c. The ability of portfolio to meet capital protection on maturity to investors can be impacted by changes in government policies, interest rate movements in the markets, credit default by bonds, expenses, reinvestment risk and risk associated with trading volumes, liquidity and settlement systems in equity and debt markets.</li> <li>d. Rating are not a recommendation or suggestion, directly or indirectly, to buy, sell, make or hold any investment, loan or security or to undertake any investment strategy with respect to any investment, loan or security or any issuer. Ratings do not comment on the adequacy of market price, the suitability of any investment, loan or security for a particular investor (including without limitation, any accounting and / or regulatory treatment), or the tax - exempt nature or taxability of payments made in respect of any investment, loan or security. CARE Ratings Ltd. is not an advisor, nor is CARE Ratings Ltd. providing any financial advise, or any legal, auditing accounting appraisal, valuation or actuarial services. A rating should not be viewed as a replacement for such advise or services.</li> <li>e. Investment in Debt and money market instruments is subject to credit risk, liquidity risk, interest rate risk, reinvestment risk etc.</li> <li>f. Investment in securitised debt is subject to liquidity risk, limited recourse risk, Delinquency &amp; Credit Risk, Risks due to possible prepayments, risk due to bankruptcy of the Originator or Seller etc.</li> <li>g. Equity and Equity related instruments are volatile in nature and are subject to price fluctuations on daily basis.</li> <li>h. Risk associated with derivatives: Since investments would be made in derivatives such as options &amp; futures, the risks associated with such derivatives would be applicable.</li> <li>i. Risk associated with Stock Lending: If the Scheme undertakes stock lending under the regulations, it may be exposed to the risks inherent to securities lending, including the risk of failure of the other party</li> <li>j. Risk associated with Close Ended Scheme: It is possible that the market price at which the units are traded on the exchange may be at a discount to the NAV of such Units and investor may not get the desired return. Also, there may not be sufficient liquidity on the stock exchange for the investors to exit from the stock exchange mode.</li> <li>k. Risk factors associated with repo transactions in corporate debt securities: Corporate Bond Repo transactions are currently done on OTC basis and settled on non-guaranteed basis. Credit risks would arise if the counter party fails to repurchase the security as contracted. This risk is largely mitigated, as the choice of counterparties is largely restricted and also haircuts are applicable on the underlying bonds depending on credit ratings. Also, operational risks are lower as such trades are settled on a DVP basis.</li> <li>l. Risk associated with investment in ETFs: ETFs are passively managed and may be affected by a general decline in the Indian markets relating to its Underlying Index. ETFs invests in the securities included in its Underlying Index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets. ETFs are listed on a stock exchange/s, however, there can be no assurance that an active secondary market will develop or be maintained. Investment in ETFs is subject to tracking error. Factors such as the fees and expenses of the Scheme, corporate actions, cash balance, changes to the Underlying Index and regulatory policies may affect the AMC's ability to achieve close correlation with the Underlying Index of the Scheme. The AMC will endeavor to constantly minimize the tracking error and track the index as closely as possible</li> </ol>
-----------------------------------	--

## Key Information Memorandum

<b>Risk Control</b>	<p>Investments in debt, money market instruments and equity and equity related securities including derivatives and ETFs, carry various risks such as inability to sell securities, trading volumes and settlement periods, market risk, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification.</p> <p>To mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p> <p>Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board Level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.</p> <p>For risk control, the following may be noted:</p> <p><b>Liquidity risks:</b></p> <p>The liquidity of the Scheme’s investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.</p> <p><b>Interest Rate Risk:</b></p> <p>Changes in interest rates affect the prices of bonds as well as equities. If interest rates rise the prices of bonds fall and vice versa. Equity might be negatively affected as well in a rising interest rate environment. A well-diversified portfolio may help to mitigate this risk. Additionally, the fund will invest in securities maturing on or before the maturity of the fund. Hence, while the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the scheme.</p> <p><b>Credit Risks:</b></p> <p>Credit risk shall be mitigated by investing in rated papers of the companies having the sound back ground, strong fundamentals, and quality of management and financial strength of the Company.</p> <p><b>Volatility risks:</b></p> <p>There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification. Further, the Scheme will invest in a basket of debt and money market securities maturing on or before maturity of the Scheme with a view to hold them till the maturity of the Scheme. To that extent the Volatility risk will be mitigated in the scheme.</p>
<b>Credit evaluation policy &amp; due diligence for credit risk</b>	<p><b>a) CREDIT EVALUATION POLICY</b></p> <p>Credit Analysis is a bottom up approach starting with looking at each individual issuer, industry, terms and covenants of an issue, etc. Individual issuer level exposures are taken only after approval from investment committee, i.e. issuer becoming part of “Accepted Credit Universe”. A team of credit analyst will do a detailed analysis and prepare an initiation note to introduce an issuer to the universe.</p> <p>For every issuer, we focus on 4 Cs of credit - Capacity, Character, Collateral &amp; Covenants</p> <p>Key focus areas are:</p> <p>Management Quality, Financial Analysis, Business Analysis, Industry Analysis, Regulatory Environment, Feedback from Creditors, Other Issues; auditor report and qualifications, etc</p> <p>Regular management interaction at various levels, supported by plant visits, interaction with rating agencies is part of the process.</p> <p>Once a credit limit is set, it is regularly monitored based on internal Tier classification</p>

	<p><b>b) DUE DILIGENCE FOR CREDIT RISK</b></p> <p>While carrying out due diligence for credit risk, following parameters/attributes are analysed:</p> <ul style="list-style-type: none"> <li>➤ Management Quality - It includes assessment of management quality, reviewing promoter background and track record, performance of group companies and possibility of group support, internal control systems, succession plans &amp; repayment track record including that of other companies in the group.</li> <li>➤ Financial Analysis - It includes analysis of Balance sheet, Profit and Loss account, and cash flow statement. Ratio analysis for the past years including quarterly/half yearly results analysis wherever available. Different set of ratios are analysed for corporates, banks, NBFCs etc.</li> <li>➤ Business Analysis - It includes understanding of competitive position and competitor analysis on key parameters, strategies for growth, technical and marketing skill set, manufacturing process, productivity details and future expansion plans.</li> <li>➤ Industry Analysis - It includes assessment of current and estimated demand and supply scenario, Industry structure (fragmentation), End-user analysis of demand, Industry cycles &amp; seasonal factors affecting the business, Entry barriers, threat of import and prospects of exports, Competition from global players, outlook for key inputs and sensitivity.</li> <li>➤ Regulatory Environment - It is tracked separately for different industries in terms of Government policies, Impact of changes in taxation policies, other regulatory provisions and impact of them.</li> </ul>																																				
<p><b>Plans &amp; Options</b></p>	<p>The scheme would have two plans viz Direct Plan &amp; Regular Plan.</p> <p><b>Direct Plan:</b></p> <p>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in <b>Section IV - Fees and Expenses - B. - Annual Recurring Expenses</b>. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.</p> <p>Eligible investors: All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p>Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund. [except through Stock Exchange Platforms for Mutual Funds (except through RIA) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors].</p> <p><b>How to apply:</b></p> <ul style="list-style-type: none"> <li>• Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.</li> <li>• Investors should also indicate "Direct" in the ARN column of the application form.</li> </ul> <p><b>Regular Plan</b></p> <p>This Plan is for investors who wish to route their investment through any distributor.</p> <p>The default plan in following cases will be:</p> <table border="1" data-bbox="416 1597 1465 1924"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured																																		
1	Not mentioned	Not mentioned	Direct Plan																																		
2	Not mentioned	Direct	Direct Plan																																		
3	Not mentioned	Regular	Direct Plan																																		
4	Mentioned	Direct	Direct Plan																																		
5	Direct	Not Mentioned	Direct Plan																																		
6	Direct	Regular	Direct Plan																																		
7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not Mentioned	Regular Plan																																		



## Key Information Memorandum

	In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Both plans will have only Growth option.		
<b>Rating</b>	The Schemes' portfolio structure has been rated CARE AAAMfs (SO) by CARE Ratings Ltd. The rating given by CARE Ratings Ltd. would be reviewed on a quarterly basis as required under SEBI Circular dated SEBI/IMD/CIR No. 9/74364/06 dated August 14, 2006		
<b>Switch In</b>	Investors can switch into the Scheme from the existing Schemes of SBI Mutual Fund (subject to completion of Lock-in Period, if any) during the New Fund Offer Period.		
<b>Switch Out</b>	Investors can switch out from the scheme only at the time of the maturity of the scheme. However, the scheme provides a switch out facility, under which investors will have the option of giving switch request at the time of investment for switching the entire corpus on maturity in any open-ended scheme of the SBIMF. If investor has opted for switch out at the time of investment & wishes to change the switch out option, investor has to give the written request, 30 days in advance before the maturity date.		
<b>Applicable NAV (after the scheme opens for repurchase and sale)</b>	No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Redemption will be allowed on maturity of the scheme. Investors can trade on the exchange and Investors wishing to exit may do so, through NSE or any other stock exchange where the scheme will be listed.		
<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 5000/- and in multiples of Re. 1 thereafter	N.A.	N.A.
<b>Listing</b>	Units of the scheme are proposed to be listed on the NSE within 5 business days from the date of allotment. Further, the AMC may at its discretion list the units on any other stock exchange.		
<b>Dematerialisation</b>	Investors have the option to hold the units in demat form in addition to account statement. Since the scheme is going to be listed and no direct repurchase facility is available with the Mutual Fund, investors who intend to trade in units are required to have a Demat Account and hold the units in the dematerialised form only.		
<b>Despatch of Repurchase (Redemption) request</b>	Within 10 business days from the date of the maturity.		
<b>Benchmark Index</b>	CRISIL Hybrid 85+15- Conservative Index		
<b>Liquidity Facility</b>	Each series of the Scheme is proposed to be listed on the NSE within 5 business days from the date of allotment. Investors can trade on the exchange and Investors wishing to exit may do so, through NSE or any other stock exchange where the scheme will be listed. No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Redemption will be allowed on maturity of the scheme.		
<b>Dividend Policy</b>	N.A.		
<b>Fund Manager</b>	Mr. Rajeev Radhakrishnan shall manage debt portion Mr. Ruchit Mehta shall manage equity portion		
<b>Fund Manager - Tenure of Managing the Scheme</b>	Applicable from date of inception.		
<b>Trustee Company</b>	SBI Mutual Fund Trustee Company Private Limited		
<b>Performance of the scheme</b>	This scheme is a new scheme and it does not have any performance track record as on the date of launch.		
<b>Schemes Portfolio Holding</b>	This scheme is a new scheme and does not have any top 10 holding as on the date of launch.		
<b>Sector Allocation</b>	TThis scheme is a new scheme and does not have Fund allocation information.		
<b>Website link to obtain schemes latest monthly portfolio holding</b>	<a href="https://www.sbimf.com/en-us/portfolios">https://www.sbimf.com/en-us/portfolios</a>		
<b>Portfolio Turnover ratio</b>	Not Applicable		
<b>Custodian</b>	SBI-SG Global Securities Services Pvt. Ltd.		

Expenses of the scheme (i) Load Structure	<b>New Fund Offer Period</b>	<b>Continuous Offer</b>
	Entry load : N.A Exit load : N.A	Entry load : N.A Exit load : N.A
(ii) Recurring Expenses	<p>Maximum Limit for recurring expenses under Regulations 52 are as under:</p> <p>i) 2.25% on the first Rs.100 cr. of daily net assets.          ii) 2.00% on the next Rs.300 cr. of daily net assets.          iii) 1.75% on the next Rs.300 cr. of daily net assets.          iv) 1.50 % on the balance of the daily net assets.</p> <p>The AMC has estimated that upto 2.25% of the daily net assets will be charged to the scheme as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI circular no. CIR/IMD/ DF/21/2012 dated September 13, 2012. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.</p> <p>In addition to expenses as permissible under Regulation 52 (6) (c), the AMC may charge the following to the scheme under Regulation 52 (6A)</p> <ul style="list-style-type: none"> <li>• Goods &amp; Service Tax on investment management and advisory fees would be charged in addition to above limit.</li> <li>• Investors are requested to note that brokerage and transaction costs which are incurred for execution of trade and is included in the cost of investment shall not exceed 0.12 per cent for cash market transactions and 0.05 percent for derivative transaction. Further, in terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods and Service Tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations. Any expenditure more than the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors.</li> <li>• In terms of Regulation 52 (6A) (b), expenses not exceeding of 0.30 per cent of daily net assets will be charged, if the new inflows from such cities as specified from time to time are at least -             <ul style="list-style-type: none"> <li>(i) 30 percent of gross new inflows in the scheme, or;</li> <li>(ii) 15 percent of the average assets under management (year to date) of the scheme, whichever is higher.</li> </ul> <p>Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis.</p> <p>Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.</p> <p>Provided further that amount incurred as expense because inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p> </li> <li>• Further, GST on expenses other than investment and advisory fees shall be borne by the Scheme within the maximum limit of annual recurring expenses as prescribed in Regulation 52.</li> </ul>	



## Key Information Memorandum

	<p>Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc., vis-à-vis the Regular Plan and no commission shall be paid from Direct plan. Both the plans i.e. Direct &amp; Regular shall have common portfolio.</p> <p>At least 0.05% will be charged towards distribution and commission expenses, therefore the total expenses of the direct plan shall be lower by at least 0.05% (of Net asset) vis-a-vis the regular plan i.e. if the expenses of the regular plan are 25 bps, the expenses of direct plan shall not exceed 20 bps.</p> <p>For investor education and awareness initiative, the AMC or the Schemes of the Fund will annually set apart at least 0.02 percent of daily net asset of the Schemes of the Fund within the maximum limit of the total expense ratio as per SEBI Regulation.</p> <p>Any recurring expenses incurred over and above the aforesaid limit shall be borne by AMC.</p> <p>Actual expenses for the previous financial year: N.A.</p>
<b>Waiver of Load for Direct Applications</b>	Pursuant to SEBI Circular No. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.
<b>Tax treatment for the Investors</b>	Investors will be advised to refer to the details in the Statement of Additional Information & also independently refer to their tax advisor.
<b>Daily Net Asset Value (NAV) Publication</b>	The AMC will calculate and disclose the first NAV of the Scheme not later than 5 days from the date of allotment of the Scheme. Subsequently, NAV of the Scheme shall be computed and published on daily basis. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .
<b>Monthly Disclosure of Schemes' Portfolio Statement</b>	The fund shall disclose the scheme's portfolio in the prescribed format along with the ISIN as on the last day of the month for all the Schemes of SBI Mutual Fund on its website <a href="http://www.sbimf.com">www.sbimf.com</a> on or before the tenth day of the succeeding month. The Fund shall also email within the stipulated time frame, the monthly portfolio to the unitholders whose email address is registered with the Fund.
<b>Prudential limits on portfolio concentration</b>	<p>The Fund shall ensure that total exposure of the Scheme, in a sector (excluding investments in Bank CDs, CBLO, G-Secs, TBills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 25% of the net assets of the scheme;</p> <p>Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs);</p> <p>Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/exposure in HFCs shall not exceed 25% of the net assets of the scheme.</p>
<b>Annual Report</b>	<p>Scheme wise Annual Report or an abridged summary thereof shall be provided to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year as follows:</p> <ol style="list-style-type: none"> <li>1. The Scheme wise annual report / abridged summary thereof shall be hosted on website of the Fund i.e., <a href="http://www.sbimf.com">www.sbimf.com</a> and on the website of AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a>. The physical copy of the scheme-wise annual report or abridged summary shall be made available to the unitholders at the registered office of SBI Mutual Fund at all times.</li> <li>2. The scheme annual report or an abridged summary thereof shall be emailed to those unitholders whose email addresses are registered with the Fund.</li> <li>3. The AMC shall publish an advertisement on annual basis, in the all India edition of at least two daily newspapers, one each in English and Hindi; disclosing the hosting of the scheme wise annual report on its website viz. <a href="http://www.sbimf.com">www.sbimf.com</a> and on the website of AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> and the modes through which a written request can be submitted by the unitholder for obtaining a physical or electronic copy of the scheme-wise annual report or abridged summary.</li> <li>4. The AMC shall provide physical copy of the abridged summary of the Annual report, without charging any cost, on receipt of a specific request from the unitholder.</li> </ol>

## Key Information Memorandum

For Investor Grievances please Contact	<b>Registrar</b> <b>Computer Age Management Services Pvt. Ltd.,</b> (SEBI Registration No.: INR000002813) Rayala Towers 158, Anna Salai Chennai - 600002 Tel No.: (044) 30407236 Fax: (044) 30407101 Email: enq_L@camsonline.com, Website: www.camsonline.com	<b>SBI Mutual Fund</b> <b>Mr. Rahul Mayor</b> (Investor Relations Officer) SBI Funds Management Pvt. Ltd. 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Tel: 022- 61793537 Email: customer.delight@sbimf.com
Unit holders' Information	<p>Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:</p> <p>The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before tenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month:</p> <p>Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/March) is issued, on or before tenth day of succeeding month, detailing holding at the end of the six months, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.</p> <p>Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement.</p> <p>In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statement, investors having Demat account has an option to receive consolidated account statement:</p> <ul style="list-style-type: none"> <li>• Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.</li> <li>• Consolidation of account statement shall be done based on Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated monthly.</li> <li>• If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.</li> <li>• In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.</li> </ul> <p>The half yearly portfolio of scheme (along with the ISIN) shall be disclosed within 10 days from close of each half year on the Website of the Mutual Fund (<a href="http://www.sbimf.com">www.sbimf.com</a>) and on the Website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). Also, the Fund shall email the half yearly portfolio to the unitholders whose email address is registered with the Fund within 10 days from close of each half year. The AMC shall publish an advertisement in all India edition of at least two daily newspapers, one each in English and Hindi, every half year disclosing the hosting of the half-yearly statement of the schemes portfolio on the Website of the Mutual Fund and on the Website of AMFI and shall also specify the modes through which a written request can be submitted by the unitholder for obtaining a copy of the statement of scheme portfolio. Further, before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half - yearly unaudited financial results on the website of the Fund and that of AMFI. A notice shall be published disclosing the hosting of such financial results on the website of the mutual fund, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated</p>	

Date : 6.2.2019

## GENERAL INFORMATION AND GUIDELINES

### 1. Launch Schedule

Each plan under the Scheme viz. will have a separate portfolio. Exact tenure of each fund will range between 36 months to 65 months from the date of allotment and will be decided at the time of the launch.

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

2. Please read carefully the Statement of Additional Information (SAI) and Scheme Information Document (SID) of the scheme containing the terms of offer before investing. Prospective investors should not treat the contents of this document or the Statement of Additional Information (SAI) and Scheme Information Document (SID) of the scheme as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisors concerning the acquisitions, holding or disposal of the Units. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. **Application Forms may be filled in blue/black ink only.**
3. **Signatures:** Signatures should be in English or in any of the Indian languages. **Use blue/black ink only for signature/s.** Thumb impressions must be attested by any authorized official of the State Bank Group (SBG) or by a Magistrate/Notary Public under his/her official seal.
4. **Power of Attorney:** In case of applications under a Power of Attorney or by limited companies/bodies corporate, the relevant Power of Attorney or the certified and duly notarized copy thereof must be lodged along with the application.
5. **Mode of Holding:** Tax concessions will be available only to the first named applicant. If the application is in the name of more than one individual, it will be treated as “Any one or Survivor” in case no choice under “Mode of holding(s)” is indicated.
6. **Mode of Payment:** Payment may be made by cheque/bank draft payable locally, at any of the official point of acceptance of SBIMF. Cheques/Demand Draft should be drawn in favour of “**SBI Capital Protection Oriented Fund - Series A (Plan 1)**”. Outstation cheques/Non-CTS will not be accepted and application forms accompanied by such cheques will be rejected. Please do not pay Cash for subscription to any Agent.

**Cash investments in mutual funds** - In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash for purchases / additional purchases to the extent of Rs. 50,000/- per investor, per mutual fund, per financial year subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. However, payment towards redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.

In view of the above the fund shall accept subscription applications with payment mode as ‘Cash’ (“Cash Investments”) to the extent of Rs. 50,000/- per investor, per financial year subject to the following:

1. **Eligible Investors:** Only resident individuals, sole proprietorships and minors (through guardians), who are KYC Compliant and have a Bank Account can make Cash Investments.
2. **Mode of application:** Applications for subscription with ‘Cash’ as mode of payment can be submitted in physical form only at select OPAT of SBI Mutual Fund.
3. **Cash collection facility with State Bank of India (SBI) :** Currently, the Fund has made arrangement with SBI to collect cash at its designated branches from investors (accompanied by a deposit slip issued and verified by the Fund). The Bank only acts as an aggregator for cash received towards subscriptions under various schemes received on a day at the various SBI branches.

AMC reserves the right to reject acceptance of cash investments if it is not in compliance with applicable SEBI circular or other regulatory requirements.

## Key Information Memorandum

7. **Submission of Application Forms:** Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer for each Fund at SBIMF Corporate Office, SBIFMPL -Branches, the designated office of Registrar or other such collecting centres as may be designated by AMC. The list of collection centres is printed overleaf.
8. **Application by post:** Applications can be sent by post to the office of the Registrar to the scheme and should be accompanied by draft payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar's end.
9. **Permanent Account Number :** With effect from July 2, 2007, Permanent Account Number (PAN) is the sole identification number for all investors transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Submission of attested copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor). Attestation can be done by distributors / AMC officials etc.

**Micro investments** - As per Securities and Exchange Board of India (SEBI) letter no. OW/16541/2012 dated July 24, 2012 regarding 'Exemption from the need for Permanent Account Number (PAN) for micro financial products' informed that investments in mutual fund schemes [including investments through Systematic Investment Plan (SIP)] of up to Rs. 50,000/- (Rupees Fifty Thousand) per investor per year per mutual fund shall be exempted from the requirement of PAN. Accordingly, PAN shall be exempted if the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments by an investor in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (hereafter referred to as "Micro investments"). However, the requirements of Know Your Client (KYC) shall be mandatory for all investments, irrespective of the amount of investment.

### 10. Who can invest

The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme: ● Indian resident adult individuals, either singly or jointly (not exceeding three); ● Minor through parent / lawful guardian; (please see the note below) ● Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; ● Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in Mutual Fund schemes under their trust deeds; ● Partnership Firms constituted under the Partnership Act, 1932; ● A Hindu Undivided Family (HUF) through its Karta; ● Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; ● Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis; Prospective investors are advised to note that the SID / KIM does not constitute distribution, an offer to buy or sell or solicitation of an offer to buy or sell Units of the Fund in any jurisdiction in which such distribution, sale or offer is not authorized per applicable law. Any investor by making investment in SBI Mutual Fund confirms that he is an eligible investor to make such investment(s) and confirms that such investment(s) has been made in accordance with applicable law. ● Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis; ● Qualified Foreign Investor (QFI); ● Foreign Portfolio Investor (FPI) ● Army, Air Force, Navy and other para-military funds and eligible institutions; ● Scientific and Industrial Research Organisations; ● Provident / Pension / Gratuity and such other Funds as and when permitted to invest; ● International Multilateral Agencies approved by the Government of India / RBI; and ● The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws). ● A Mutual Fund through its schemes, including Fund of Funds schemes.

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

11. **Procedure for NRIs:** Applications on a Repatriable basis will be made by remitting funds from abroad through normal banking channels or by submitting payments made by demand drafts purchased from FCNR accounts or by cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts maintained with banks authorized to deal in foreign exchange in India. NRI applicants are requested to instruct the bank branch through which they have made the remittance or where they have the NRE / FCNR / Special Non-resident Rupee Account to send the necessary FIRC's in original on security paper to the registrars as soon as possible to enable early processing of their applications. NRIs can also apply on a non-repatriable basis from their NRO account. NRIs should mandatorily state their overseas address in complete otherwise the application will be rejected. NRIs are requested to provide an Indian address (if available) for correspondence.

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

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

13. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.

14. **Allotment of Units:** Allotment is assured to all applicants provided the applications are complete in all respects and are in order and provided funds are received in bank account. Applications not complete in any respect are liable for rejection.

15. **Brokerage [For Agents Only]:** Brokerage will be paid only to SBIMF Agent/Collecting Branch/Stock Exchange Broker whose stamp appears in Relevant Boxes on the Application Form. Only AMFI Registered Agents empanelled with SBIMF and possessing valid AMFI Registration Number (ARN) would be eligible for brokerage payment under existing SEBI Guidelines.

16. SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme's objective for investment.

**17. Default Plan / Option**

Between Regular Plan & Direct Plan:

Please refer to page no 7 of the KIM.

The scheme has only Growth Option:

**18. Know Your Customer (KYC):**

With effect from 1st January, 2011, KYC (Know Your Customer) norms are mandatory for ALL investors for making investments {fresh / additional purchase / switch-in / Systematic Investment Plan (SIP), Systematic Transfer Plan (STP)} in Mutual Funds, irrespective of the amount of investment.

Further, to bring uniformity in KYC process, SEBI has introduced a common KYC for all the SEBI registered intermediaries with effect from January 1, 2012. New investors are therefore requested to carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC application forms are also available on our website [www.sbimf.com](http://www.sbimf.com). SBI Funds Management Pvt. Ltd. (AMC) or NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

In this regard, all categories of investors who wish to make an investment in the units of mutual fund will be required to submit the KYC form along with the prescribed documents at any of the SBIFMPL -Branches or such other offices as may be notified by SBIMF from time to time to comply with KYC norms.

Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. Investor should enclose the KYC acknowledgement letter with the investment application. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice.

Please refer to [www.sbimf.com](http://www.sbimf.com) for details.

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

20. **Nomination facility/ succession:** Nomination facility is available only for individuals applying on their own behalf. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. As per AMFI letter 35/MEM-COR/57/07-08 dated January 03, 2008, applicants can make multiple nominations to the maximum of three. This facility is also available to NRI investors. A non-resident Indian can be a Nominee subject to the exchange controls in force from time to time. Applicants may change



## Key Information Memorandum

their nomination at any time during the currency of the scheme. In case of multiple nominations, applicants must clearly specify the percentage of units in favour of each nominee. In case the applicants do not specify the percentage of units for each nominee, units will be distributed equally among all the nominees. Please note that such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

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

**21. Demat Account:** Investors have the option to hold the units in demat form . Please tick the relevant option of Yes/No for opting/not opting units of the scheme in demat form. If no option is exercised, “No” will be the default option. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. If the DP ID details mentioned in the application are incomplete/incorrect, not matched with the Depository data the units shall be allotted in physical mode.

**22. ASBA :** As per SEBI circular SEBI/IMD/CIR No 18 / 198647 /2010 dated March 15, 2010 and circular Cir / IMD / DF / 6 / 2010 dated July 28, 2010 Mutual Funds / AMCs shall provide ASBA facility to investors for all NFOs launched on or after October 1, 2010. Investors wishing to apply through ASBA facility can do it by filling the application form on page no. 32 & 33. Instructions for filing application form are given on the page no.33.

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

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

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

Note that for all the above instances, the investor and the person making the payment should be KYC compliant and also submit ‘Third Party Payment Declaration Form’ with complete details. The said form is available at the nearest SBIFMPL -Branches or can be downloaded from our website [www.sbimf.com](http://www.sbimf.com)

**24. Process for Change in Bank Details:**

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

1. A “CANCELLED” original cheque leaf of the New bank account as well as the Existing bank account (if any) currently registered with SBIMF under their respective folios (where the first holder’s/investor’s name is printed on the face of the cheque).
2. If an investor is unable to provide “CANCELLED” cheque as prescribed above, such investor should furnish an attested\* photocopy of the relevant page of his/her bank Pass Book (of the new bank account as well as that of the existing bank account) wherein the first holder’s/investor’s name, bank a/c no and address is clearly legible.
3. In case of non-availability of either of the above mentioned document/s, such investors may submit a letter from their bank on its letterhead certifying the investors’ bank account information (new & existing bank mandate) viz. account holders’ name and address, bank account number, bank branch, account type, MICR & IFSC code. In case the old bank account is already closed investors may submit duly stamped letter from such bank on its letter head, confirming the closure of the account with relevant account details.
4. Only CTS -2010 compliant post-dated cheques will be accepted.

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

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



## 25. Guidelines for investment on behalf of Minor:

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

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

## 26. Transaction Charges

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

Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. As per SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012, distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product

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

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

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

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

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

### (iii) Transaction charges shall not be deducted for:

- (a) purchases /subscriptions for an amount less than Rs. 10,000/-;
  - (b) transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan/ Systematic Withdrawal Plan / Dividend Transfer Plan, etc.
  - (c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/ agent).
27. By investing in the Scheme, the investor authorizes the AMC to share all sensitive personal data / information collected from the investors with its Registrar and Transfer Agents ("RTA") or with any other third party engaged by the AMC / RTA for the purpose of processing / storage etc. The AMC also authorizes the RTA to collect all such sensitive personal data / information on behalf of the AMC, through any mode of communication either directly from investors or through their distributors or through any other third party engaged by the AMC / RTA. Further, the RTA is entitled to retain all such sensitive personal data / information collected from the investors and distributors or any other third party service providers on a permanent basis for the purpose of authenticating the investor's / distributor's identity.

## Key Information Memorandum

28. Employee Unique Identification Number (EUIIN): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/ relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.
29. New cadre distributors: SEBI has introduced a new cadre of distributors such as postal agents; retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/AMC from time to time. Such New Cadre distributor can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity plans. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIIN which must be quoted in the application form. In case your application for subscription through such distributor is not for an eligible scheme, it is liable to be rejected.
30. **APPLICATION VIA ELECTRONIC MODE:**
- SBIFMPL/SBIMF/Registrar to the scheme(s) (hereinafter referred to as 'Recipient') may accept certain transactions through one or more electronic mode such as facsimile, web or through any other electronic manner (hereinafter referred to as 'electronic transaction') from time to time, subject to the investor fulfilling terms and conditions stipulated as under:
- i. Acceptance of electronic transactions by the recipient will be as permitted by SEBI or other regulatory authorities or the rules & regulations governing the same;
  - ii. Transmitter accepts that the electronic transactions shall not be processed until timestamped as a valid transaction in the scheme in line with SEBI regulations;
  - iii. Acceptance of electronic transactions will be solely at the risk of the transmitter of such transactions and the recipient shall not in any way be liable or responsible for any loss, damage, costs caused to the transmitter directly or indirectly, as a result of the transmitter sending or purporting to send such transactions;
  - iv. Recipient will also not be liable in case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the recipient;
  - v. Recipient, instead of accepting electronic transactions, may require the transmitter to apply through any other permitted manner and is under no obligation to act on any electronic transaction received, which is sent or purported to be sent by the transmitter;
  - vi. Transmitter acknowledges that electronic transactions is not a secure means of giving instructions/ requests and that the transmitter is aware of the risks involved arising out of such transmission, including but not limited to, such transmission being inaccurate, incomplete, lacks clarity or quality, altered, misrepresented, unlawful, or is not received on time as prescribed, etc.;
  - vii. Recipient on receiving any electronic transaction may in good faith agree to process the same on the presumption that it is transmitted in lawful manner. Recipient shall not be liable or responsible if any complaint is received thereafter in respect of such transmission;
  - viii. Transmitter agrees that security procedures adopted by the recipient may include signature verification, telephone call backs which may be recorded by tape recording device and the transmitter consents to such recording and agrees to co-operate with the recipient to enable confirmation of such electronic transaction;
  - ix. Transmitter agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, SBI Mutual Fund and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on electronic transaction or relying upon such electronic transaction, which is sent or purported to be sent by the transmitter.

---

### **31- COMPLIANCE REQUIREMENTS UNDER FOREIGN LAWS / REGULATIONS, INCLUDING FOREIGN ACCOUNT TAX COMPLIANCE ACT (“FATCA”):**

As a part of various ongoing tax and regulatory developments around the globe (e.g. information exchange laws such as FATCA, CRS), financial institutions like SBIFMPL are being cast with additional investor and counterparty account related due diligence requirements.

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Banks, Mutual Funds, etc. to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our investors and counterparties. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

The onus to provide accurate, adequate and timely inputs in this regard would be that of the investor or counterparty. In this regard, any change in the status or information or certification previously provided should also be intimated to SBIFMPL / Authorised Registrar / KRA, as applicable forthwith but not later than thirty days from the date of knowledge of such change in status / information.

Please note that we will be unable to provide advice to you about any tax status or FATCA/CRS classification relevant to your account. It is your responsibility to ensure that you record your correct tax status / FATCA/ CRS classification. You may seek advice from your tax advisor in this regard.

Please note that you may receive more than one request for information if you have multiple relationships with SBI or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

### **32. -APPOINTMENT OF MF UTILITIES INDIA PRIVATE LIMITED**

SBI Funds Management Private Limited (“the AMC”) has entered into an Agreement with MF Utilities India Private Limited (“MFUI”), a “Category II - Registrar to an Issue” under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility (“MFU”) - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.

Accordingly, during the new fund offer, investor can submit request for purchase of units of the Scheme through MFU online (as and when this facility is available) or through authorized Points of Service published on MFUI website.

Investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.

MFUI will allot a Common Account Number (“CAN”), a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the website of MFUI ([www.mfuindia.com](http://www.mfuindia.com)) to download the relevant forms.

For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to [clientservices@mfuindia.com](mailto:clientservices@mfuindia.com).

The AMC reserves the right to change/modify/withdraw the features mentioned in the above facility from time to time.

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

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.

**Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 1 (p))**

\* I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGNATURE(S)			
	<b>1<sup>st</sup> Applicant / Guardian / Authorised Signatory</b>	<b>2<sup>nd</sup> Applicant / Authorised Signatory</b>	<b>3<sup>rd</sup> Applicant / Authorised Signatory</b>

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (SEE NOTE 16)**

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

EXISTING FOLIO NO.		NAME	
--------------------	--	------	--

**1. FIRST APPLICANT DETAILS**

**Name** (Mr. / Ms. / M/s.)   
 (Name should be as per PAN)

**Name of Guardian** (in case of Minor)

**Relationship of Guardian**  Father  Mother  Legal Guardian [Please mandatorily enclose the document evidencing the relationship of Minor with Guardian]

**PAN/PEKRN NO.** (Enclose KYC Acknowledgement)  **Date of Birth**

**KIN** (KYC Identification No.)

**Email ID**  **Telephone (O)**

**Mobile No.**  **Telephone (R)**

Country Code

**Correspondence Address of 1<sup>st</sup> Applicant**

**City**

**Pin**  **State**

**Foreign Address** (Mandatory for NRI / FII)

**City**

**Zip**  **Country**

TIME STAMP HERE

**2. MODE OF HOLDING (Please ✓)**
 Single  Joint  Anyone or Survivor

**3. JOINT APPLICANT DETAILS**

	Second Applicant	Third Applicant
<b>Name</b> (Name should be as per PAN)	<input type="text"/>	<input type="text"/>
<b>PAN/PEKRN</b> (Enclose KYC Acknowledgement)	<input type="text"/>	<input type="text"/>
<b>KIN</b> (KYC Identification No.)	<input type="text"/>	<input type="text"/>

**4. BANK ACCOUNT (Pay Out) Details of First Applicant (Mandatory to attach bank account proof in case the payout bank account is different from the source/investment bank account)**

**Name of Bank**

**Branch Name and Address**

**City**  **Pin**

**Account No.**

**IFSC Code**  (Please provide a copy of CANCELLED cheque leaf)

**9 digit MICR Code**

**Account Type (Please ✓)**

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

TEAR HERE

(To be filled in by the First applicant/Authorized Signatory): Received from : <input type="text"/>						Signature, Date & Stamp
<b>Scheme Name</b>	<b>Plan (✓)</b>	<b>Option (✓)</b>	<b>Cheque/ DD Amount (Rs.)</b>	<b>Bank and Branch</b>	<b>Cheque / DD No. &amp; Date</b>	
SBI Capital Protection Oriented Fund - Series A (Plan 1)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth				
Attachments					All purchases are subject to realisation of cheque / demand draft	

**5. FATCA & CRS INFORMATION: For Individuals / Proprietor (Mandatory). Non-Individual investors should mandatorily fill separate FATCA/CRS & UBO Form (Annexure-1).**

Is the applicant(s) Country of Birth / Nationality / Tax Residency other than "India" ?

First Applicant (including Minor)	Second Applicant	Third Applicant
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If "YES", please provide the following information (mandatory):

Details	First Applicant (including Minor)	Second Applicant	Third Applicant
Country of Birth			
Place/City of Birth			
Nationality			
Country of Tax Residency 1			
Tax Payer Ref. ID No <sup>^</sup>			
Identification Type [TIN or Other, Please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No.2			
Identification Type [TIN or Other, Please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or Other, Please specify]			

<sup>^</sup> In case Tax Identification Number is not available, kindly provide its functional equivalent. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. (Please attach additional sheets if necessary and mention all countries in which applicant is a tax resident & provide relevant details)

**6. INVESTMENT AND PAYMENT DETAILS**

One time Investment

Scheme Name	SBI Capital Protection Oriented Fund – Series A (Plan 1)		
Plan (Please ✓)	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	
Option (Please ✓)	<input type="checkbox"/> Growth		
Payment Mode	<input type="checkbox"/> Cheque	<input type="checkbox"/> DD (Third Party Declaration Mandatory)	<input type="checkbox"/> Fund Transfer <input type="checkbox"/> RTGS
Cheque / D.D. No. & Date	Cheque / DD Amount (Rs.)	Drawn on Bank and Branch	

**7. STP ENROLMENT DETAILS** Opted for STP:  Yes  No (If Yes, please submit STP Enrolment Form/Transaction slip)

**8. TAX STATUS (Please ✓)**

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Pension and Retirement Fund	<input type="checkbox"/> Government Body	<input type="checkbox"/> NGO
<input type="checkbox"/> Resident Minor (through Guardian)	<input type="checkbox"/> Financial Institutions	<input type="checkbox"/> Society	<input type="checkbox"/> LLP
<input type="checkbox"/> NRI (Repatriable)	<input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Trust	<input type="checkbox"/> PIO
<input type="checkbox"/> NRI (Non-Repatriable)	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> NPS Trust	<input type="checkbox"/> NPO _____ [Please specify]
<input type="checkbox"/> NRI – Minor (Repatriable)	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> Fund of Fund	<input type="checkbox"/> Others _____ [Please specify]
<input type="checkbox"/> NRI – Minor (Non-Repatriable)	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Gratuity Fund	
<input type="checkbox"/> Sole-Proprietor	<input type="checkbox"/> FII / FPI	<input type="checkbox"/> AOP	
<input type="checkbox"/> HUF	<input type="checkbox"/> Bank	<input type="checkbox"/> BOI	

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

Scheme _____	Plan/ Option _____
--------------	--------------------

**10. DEMAT ACCOUNT DETAILS (OPTIONAL)**

If you wish to hold units in Demat mode, please provide below details and enclose  Latest Client Master /  Demat Account Statement  
Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.

National Securities Depository Limited (NSDL)	Central Depository Services (India) Limited (CDSL)
Depository Participant Name _____	Depository Participant Name _____
DP ID No. <input type="text" value="I"/> <input type="text" value="N"/> _____	Target ID No. _____
Beneficiary Account No. _____	_____

Please note wherever units are allotted in Demat Mode, Statement of Account will be issued by the Depository concerned.

----- TEAR HERE -----

Any communication in connection with this application should be addressed to the Registrar or the Investment Manager

**Investment Manager :**  
SBI Funds Management Pvt. Ltd.  
(A Joint Venture between SBI & AMUNDI)  
9th Floor, Crescenzo, C-38 & 39,  
G Block, Bandra Kurla Complex,  
Bandra (East), Mumbai – 400 051  
Tel: 022- 61793511  
Email: customer.delight@sbimf.com

**TOLL FREE NO : 1800 425 5425**  
**Website : www.sbimf.com**

**Registrar:**  
Computer Age Management Services Pvt. Ltd.,  
SEBI Registration No. : INR00002813  
Rayala Towers, 158, Anna Salai, Chennai – 600 002  
Tel: 044 – 28881101 / 36  
Email: enq\_L@camsonline.com  
Website: www.camsonline.com

**11. OTHER PERSONAL INFORMATION – (Please ✓)**

	First Applicant	Second Applicant	Third Applicant
<b>Gender</b>	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
<b>Father's Name</b>			
<b>Spouse's Name</b>			
<b>Date of Birth</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Occupation (Please ✓)</b>	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others _____	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others _____	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others _____
<b>Gross Annual Income in Rs. (Please ✓):</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr. <input type="checkbox"/> > 1 Cr.	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr. <input type="checkbox"/> > 1 Cr.	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr. <input type="checkbox"/> > 1 Cr.
<b>OR Network in Rs.</b>			
<b>Network as of date</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Politically Exposed Person [PEP]</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP
<b>Type of address given at KRA</b>	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Reg. Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Reg. Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Reg. Office

**12. NOMINATION : I wish to nominate the following person/s to receive the proceeds in the event of my death. (With effect from 01/04/2011, for individual investors applying with single holding, Nomination is mandatory. However, in case you do not wish to nominate please sign point 13)**

	Nominee 1	Nominee 2	Nominee 3
<b>Name of the Nominee</b>			
<b>Name of the Guardian</b> (In case Nominee is Minor)			
<b>Percentage</b> (Mandatory if more than one Nominee)			
<b>Relationship with Nominee</b>			
<b>Date of Birth*</b> (Mandatory if Nominee is Minor)	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Signature of Nominee/Guardian</b> (*Mandatory in case of Minor Nominee)	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

**Signature**

**14. INSTITUTIONAL INVESTORS ADDITIONAL INFORMATION**

**Name of Contact Person**

Is the entity involved / providing any of the following services  Yes  No      Gaming / Gambling / Lottery Services (e.g. Casinos, Betting Syndicates)  Yes  No  
 For Foreign Exchange / Money Changer Services  Yes  No      Money Lending / Pawning  Yes  No

**15. GO-GREEN INITIATIVE:**

As part of Go-Green initiative, issuance of physical copy of scheme-wise annual reports or abridged summary is limited to those investors whose email id is not available and who specifically opt to receive it in physical form. Please tick here only if you wish to receive the same in physical mode

**NOTE: Non-Individual investors should mandatorily fill separate FATCA/CRS & UBO Form (Annexure-I) along with this form.**

**16. DECLARATION :** I/We confirm that the information provided in this form is true & accurate. I/We have read and understood the contents of all the scheme related documents and I/We hereby confirm and declare that (i) I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment; (ii) the amount invested/to be invested by me/us in the scheme(s) of SBI Mutual Fund ("the Fund") is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time; (iii) the monies invested by me in the schemes of the Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"); (iv) I/We am/are aware that a U.S. person (within the definition of the term 'US Person' under the US Securities laws) / resident of Canada are not eligible for investments with the Fund and I/We am/are not a U.S. person/resident of Canada; (v) the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/her for the different competing schemes of various mutual funds from amongst which a scheme of the Fund is being recommended to me/us; (vi) \* as per the Memorandum and Articles of Association of the Company, Bye laws, Trust Deed or Partnership Deed and resolutions passed by the Company / Firm / Trust, I/We am/are authorised to enter into the transactions for and on behalf of the Company/Firm/Trust; (vii) \*\* I/We am/are Non Resident of Indian Nationality/Origin and that funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR Account; (viii) \*\*\* I/We do not hold a Permanent Account Number and hold only a single PAN Exempt KYC Reference No. (PEKRN) issued by KYC Registration Agency and also confirm that the aggregate of lump sum and SIP installments in a rolling 12 months period or financial year does not exceed Rs. 50,000/- (Rupees Fifty Thousand); (ix) all information provided in this application form together with its annexures is/are true and correct to the best of my/our knowledge and belief and I/We shall be liable in case any of the specified information is found to be false or untrue or misleading or misrepresenting; (x) that we authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Fund, its Sponsor, AMC, trustees, their employees/RTAs or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to SEBI, the Financial Intelligence Unit-India, the tax/revenue authorities in India or outside India wherever it is legally required and other such regulatory/investigation agencies or such other third party, on a need to know basis, without any obligation of advising me/us of the same; (xi) I/We shall keep you forthwith informed in writing about any changes/modification to the information provided or any other additional information as may be required by you from time to time; (xii) Towards compliance with tax information sharing laws, such as FATCA and CRS: (a) the Fund may be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from investors. I/We ensure to advise you within 30 days should there be any change in any information provided; (b) In certain circumstances (including if the Fund does not receive a valid self-certification from me) the Fund may be obliged to share information on my account with relevant tax authorities; (c) I/We am aware that the Fund may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto; (d) as may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/our account or close or suspend my account(s) and (e) I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency; (f) I have understood the information requirements of this Form (read along with the FATCA/CRS Instructions) and hereby confirm that the information provided by me/us on this Form including the taxpayer identification number is true, correct, and complete. I also confirm that I have read and understood the FATCA Terms and Conditions below and hereby accept the same. (xiii) If the name given in the Application is not matching PAN application may liable to get rejected or further transactions may be liable to get rejected

\* Applicable to other than Individuals / HUF; \*\* Applicable to NRIs; \*\*\* Applicable to "Micro investments"

<b>SIGNATURE(S)</b> (ALL Applicants must sign)	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>1<sup>st</sup> Applicant / Guardian / Authorised Signatory</b>	<b>2<sup>nd</sup> Applicant / Authorised Signatory</b>	<b>3<sup>rd</sup> Applicant / Authorised Signatory</b>	
<b>Date</b>	<b>Place</b>		



**ANNEXURE I - DETAILS OF ULTIMATE BENEFICIAL OWNER/ CONTROLLING PERSON INCLUDING ADDITIONAL FATCA & CRS INFORMATION**

Name of the Entity

Customer ID / Folio Number

 PAN Date of incorporation

 Type of address given at KRA Residential Business Registered Office
*"Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"*

Type of Identification Document given at KRA

Identification Document No.

Document Issuing Country

Place of incorporation

Country of incorporation

 Entity Constitution Type  Partnership Firm  HUF  Private Limited Company  Public Limited Company  Society  AOP/BOI

*Please tick as appropriate*  Trust  Liquidator  Limited Liability Partnership  Artificial Juridical Person  Others specify \_\_\_\_\_

**Please tick the applicable tax resident declaration -**

 1. Is "Entity" a tax resident of any country other than India  Yes  No

*(If yes, please provide all countries in which the entity is a resident for tax purposes and the associated Tax ID number below.)*

Country/(ies)	Tax Identification Number%	Identification Type% (TIN or Other, please specify)

% In case Tax Identification Number is not available, kindly provide its functional equivalent. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. In case TIN or its functional equivalent is not available, please provide Company Identification Number (CIN) or Global Entity Identification Number (GEIN) or GIIN, etc.

CIN \_\_\_\_\_ Global Entity Identification Number (GEIN) \_\_\_\_\_

 In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code<sup>8</sup> here \_\_\_\_\_

**FATCA & CRS Declaration**
*(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)*
**PART A\* (to be filled by Financial Institutions or Direct Reporting NFEs)**

 1. We are a:  Financial institution<sup>1</sup> or  Direct reporting NFE<sup>2</sup> GIIN

Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

\*if the entity is a FI &amp; a tax resident outside India, please fill annexure A.1 below (additional CRS declaration)

(please tick as appropriate) Name of sponsoring entity \_\_\_\_\_

 GIIN not available (please tick as applicable)  Applied for  Not required to apply for - please specify 2 digits sub-category<sup>3</sup>  Not obtained - Non-participating FI  Please provide with Form W8-BEN-E, duly filled in

**Part A.1 (to be filled by Financial Institution that is a tax resident outside India)**

 1. Whether CRS Jurisdiction:  Yes  No  
 (Please refer to the list of signatories to CRS given in the following link <http://www.oecd.org/tax/automatic-exchange/international-framework-for-the-crs/> )  
 (If no, please go to Qs.2)

 2. Whether FI is an 'Investment Entity'?  Yes  No  
 (Please refer definition 1(iii) of Part D of the FATCA-CRS declaration)  
 (If yes, please go to Qs. 3)

 3. The entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity and the gross income of the entity is primarily attributable<sup>^</sup> to investing, reinvesting, or trading in financial assets.  Yes  No  
 (If Yes, please additionally fill Part C)

^Entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

- (i) the three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) the period during which the entity has been in existence.

**PART B** (please fill any one as appropriate "to be filled by NFEs")

1.	Is the Entity a <i>publicly traded company</i> <sup>4</sup> (that is, a company whose shares are regularly traded on an established securities market)	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____
2.	Is the Entity a related <i>entity</i> <sup>5</sup> of a publicly traded company (a company whose shares are regularly traded on an established securities market)	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3.	Is the Entity an <i>active</i> <sup>6</sup> NFE	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business _____ Please specify the sub-category of Active NFE <input type="checkbox"/> <input type="checkbox"/> (Mention code – refer 2c of Part D)
4.	Is the Entity a <i>passive</i> <sup>7</sup> NFE	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business _____

<sup>1</sup>Refer 1 of Part D | <sup>2</sup>Refer 3(vii) of Part D | <sup>3</sup>Refer 1A of Part D | <sup>4</sup>Refer 2a of Part D | <sup>5</sup>Refer 2b of Part D | <sup>6</sup>Refer 2c of Part D | <sup>7</sup>Refer 3(ii) of Part D | <sup>8</sup>Refer 3(viii) of Part D

**PART C UBO / Controlling Person Declaration** (UBO details are not required for Listed Company / Subsidiary or Controlled by a Listed Company)

**Category** (Please tick applicable category):  Unlisted Company  Partnership Firm  Limited Liability Partnership Company  
 Unincorporated association / body of individuals  Public Charitable Trust  Religious Trust  Private Trust  
 Others (please specify \_\_\_\_\_)

Please list below details of each controlling person(s)<sup>10</sup>, confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary).

S.No.	1	2	3
Name of Beneficial Owner / Controlling Person			
Percentage of Beneficial Interest			
Gender (Male/Female/Other)			
Date of Birth			
Father's Name			
Country of Birth			
Place of Birth			
Nationality			
PAN			
Country of Tax Residency *			
Tax ID No Or Equivalent for each country %			
Tax ID Type (TIN or Other)			
Type Code (CP/UBO Code) <sup>9</sup>			
Occupation Type (Service/ Others/ Business/ Not categorised)			
Address Type (Residential/Business/Registered Office)			
Residence address for tax purpose			
ZIP			
State			
Country			

\* Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:

\* To include US, where controlling person is a US citizen or green card holder

<sup>9</sup>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form

<sup>9</sup>Refer 3(iv) (A) of Part D | <sup>10</sup>Refer 3(iv) of part D

**FATCA - CRS Terms and Conditions**

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank/Mutual Fund to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with SBI Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

**Certification**

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions and Definitions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Name		
Designation		1st Authorised Signatory
Name		
Designation		2nd Authorised Signatory
Name		
Designation		3rd Authorised Signatory

Place \_\_\_\_\_

Date    /    / \_\_\_\_\_

**PART D FATCA and CRS Instructions & Definitions**

**1 Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- ∇ Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- ∇ Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
  - (i) The three financial years preceding the year in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less.
- ∇ Investment entity is any entity:
  - ∇ That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (I) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
    - (ii) Individual and collective portfolio management; or
    - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
  - or
  - ∇ The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.).

In case the entity confirms it is an FI and a tax resident outside India, an additional CRS declaration will need to be filled. Refer Part A.1 in the Form.

∇ Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

A. FI not required to apply for GIIN:	
Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust where the trustee is a reporting FI
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI (Please provide Owner Reporting Statement or Auditor's Letter with required details as mentioned in Form W8 BEN E)

**2. Non-financial entity (NFE) - Any entity that is not a financial institution**

Types of NFEs that are regarded as excluded NFE are:

- a. *Publicly traded company (listed company)*  
A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
- b. *Related entity of a publicly traded company*  
The NFE is a related entity of an entity of which is regularly traded on an established securities market;

C. Active NFE : (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> <li>ÿ It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>ÿ It is exempt from income tax in India;</li> <li>ÿ It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ul style="list-style-type: none"> <li>(I) an Investor Protection Fund referred to in clause (23EA);</li> <li>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ul>

**3. Other definitions**

(i) <b>Related entity</b>	An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.
(ii) <b>Passive NFE</b>	<p>The term passive NFE means</p> <ul style="list-style-type: none"> <li>(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or</li> <li>(ii) an investment entity defined in clause 1 of part D of these instructions</li> <li>(iii) a withholding foreign partnership or withholding foreign trust;</li> </ul> <p>(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)</p>
(iii) <b>Passive income</b>	<p>The term passive income includes income by way of :</p> <ul style="list-style-type: none"> <li>(1) Dividends,</li> <li>(2) Interest</li> <li>(3) Income equivalent to interest,</li> <li>(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE</li> <li>(5) Annuities</li> <li>(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income</li> <li>(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,</li> <li>(8) The excess of foreign currency gains over foreign currency losses</li> <li>(9) Net income from swaps</li> <li>(10) Amounts received under cash value insurance contracts</li> </ul> <p>But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer</p>

(iv) *Controlling persons*

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement--trust-trustee
06	CP of legal arrangement--trust-protector
07	CP of legal arrangement--trust-beneficiary
08	CP of legal arrangement--trust-other
09	CP of legal arrangement—Other-settlor equivalent
10	CP of legal arrangement—Other-trustee equivalent
11	CP of legal arrangement—Other-protector equivalent
12	CP of legal arrangement—Other-beneficiary equivalent
13	CP of legal arrangement—Other-other equivalent
14	Unknown

(v) *Specified U.S. person – A U.S. person other than the following:*

- (a) a corporation the stock of which is regularly traded on one or more established securities markets;
- (b) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (c) the United States or any wholly owned agency or instrumentality thereof;
- (d) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (e) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (f) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (g) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (h) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (i) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (j) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (k) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (l) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (m) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.



(vi) *Owner documented FFI*

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) *Direct reporting NFE*

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) *Exemption code for U.S. persons*

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

## INSTRUCTIONS FOR THE ULTIMATE BENEFICIAL OWNERSHIP (UBO)

As per SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 regarding Client Due Diligence policy, related circulars on anti-money laundering and SEBI circular No.CIR/MIRSD/2/2013 dated January 24, 2013, non-individuals and trusts are required to provide details of ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement.

### A. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
  - more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
  - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;
  - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

### B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

### C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such companies. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012, for the purpose of identification of beneficial ownership of the client

### D. KYC requirements

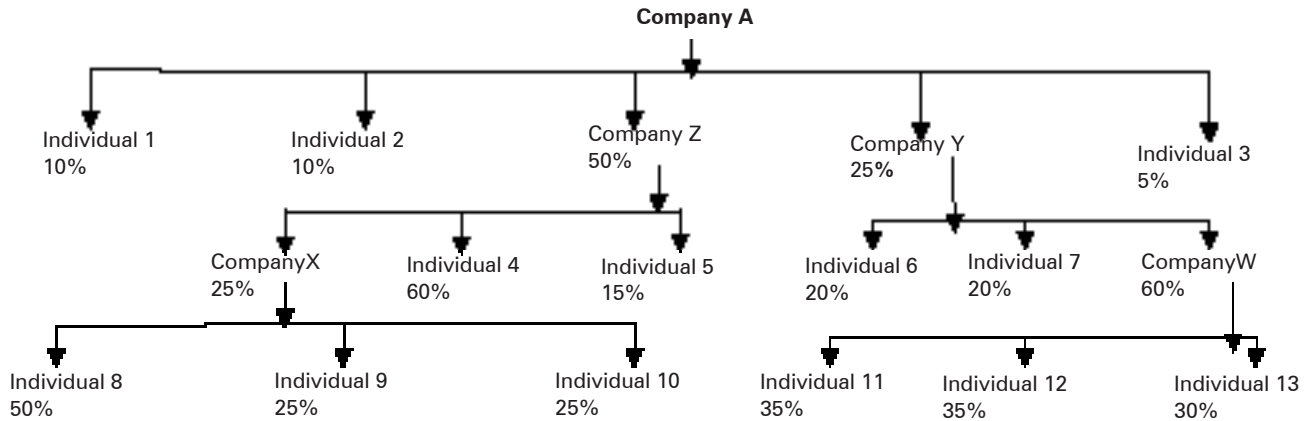
Beneficial Owner(s) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the listed Beneficial Owner(s).

### E. UBO Codes:

UBO Code	Description
UBO-1	Controlling ownership interest of more than 25% of shares or capital or profits of the juridical person [Investor], where the juridical person is a company
UBO-2	Controlling ownership interest of more than 15% of the capital or profits of the juridical person [Investor], where the juridical person is a partnership
UBO-3	Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person [Investor], where the juridical person is an unincorporated association or body of individuals
UBO-4	Natural person exercising control over the juridical person through other means exercised through voting rights, agreement, arrangements or in any other manner <i>[In cases where there exists doubt under clause UBO-1 to UBO-3 above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests]</i>
UBO-5	Natural person who holds the position of senior managing official <i>[In case no natural person cannot be identified as above]</i>
UBO-6	The settlor(s) of the trust
UBO-7	Trustee(s) of the Trust
UBO-8	The Protector(s) of the Trust [if applicable].
UBO-9	The beneficiaries with 15% or more interest in the trust if they are natural person(s)
UBO-10	Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership

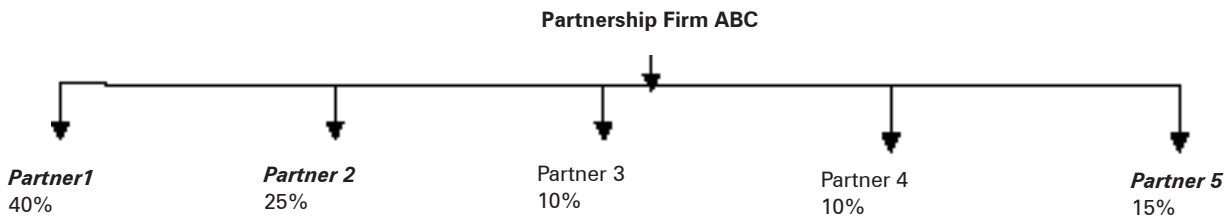
**Sample Illustrations for ascertaining beneficial ownership:**

**Illustration No. 1 – Company A**



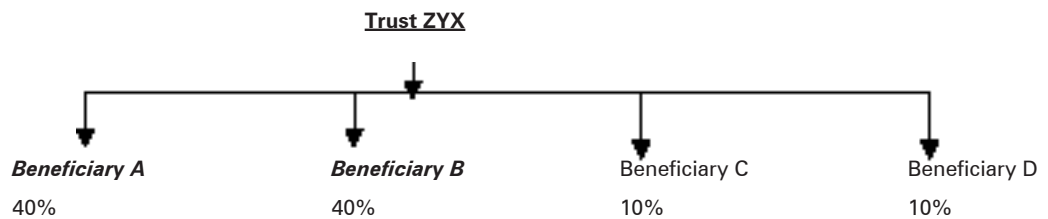
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 30% in Company A. Hence details of Individual 4 has to be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control

**Illustration No. 2 – Partner ABC**



For Partnership Firm ABC, Partners 1, 2 & 5 are considered as UBO as each of them holds  $\geq 15\%$  of capital. KYC proof for these partners needs to be submitted including shareholding

**Illustration No. 3 – Trustee ZYX**



For Trust ZYX, Beneficiaries A & B are considered as UBO as they are entitled to get benefitted for  $> 15\%$  of funds used KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

**This page has been left blank intentionally**

**ANNEXURE II - Additional KYC-FATCA & CRS Form for Individuals**

 (To be enclosed with purchase application which do not have provision for additional KYC/FATCA/CRS information)  
 (Please fill in BLOCK Letters)

**1. APPLICANT DETAILS**

	First Applicant / Guardian				Second Applicant				Third Applicant			
Applicant's Name												
Applicant's PAN												
Gender												
Date of Birth												
Father's Name												
Spouse's Name												
Nationality												
Place of Birth												
Country of Birth												
Type of address given at KRA	<input type="checkbox"/> Residential <input type="checkbox"/> Business	<input type="checkbox"/> Registered Office			<input type="checkbox"/> Residential <input type="checkbox"/> Business	<input type="checkbox"/> Registered Office			<input type="checkbox"/> Residential <input type="checkbox"/> Business	<input type="checkbox"/> Registered Office		
Type of Identification Document given at KRA												
Identification Document No.												
Document Issuing Country												

Address of tax residences would be taken as available in KRA database. In case of any change please approach KRA &amp; notify the changes.

**2. ADDITIONAL KYC INFORMATION**

Category	First Applicant / Guardian				Second Applicant				Third Applicant															
Gross Annual Income in Rs.  <b>OR</b>	<input type="checkbox"/> Below 1 Lakh	<input type="checkbox"/> 10-25 Lacs			<input type="checkbox"/> Below 1 Lakh	<input type="checkbox"/> 10-25 Lacs			<input type="checkbox"/> Below 1 Lakh	<input type="checkbox"/> 10-25 Lacs														
	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> 25 Lacs - 1 Cr			<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> 25 Lacs - 1 Cr			<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> 25 Lacs - 1 Cr														
	<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> > 1 Crore			<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> > 1 Crore			<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> > 1 Crore														
Net Worth in Rs.																								
Net Worth as of	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y
Occupation [Please tick any one (✓)]	<input type="checkbox"/> Professional		<input type="checkbox"/> Retired		<input type="checkbox"/> Professional		<input type="checkbox"/> Retired		<input type="checkbox"/> Professional		<input type="checkbox"/> Retired													
	<input type="checkbox"/> Business		<input type="checkbox"/> Housewife		<input type="checkbox"/> Business		<input type="checkbox"/> Housewife		<input type="checkbox"/> Business		<input type="checkbox"/> Housewife													
	<input type="checkbox"/> Government Service		<input type="checkbox"/> Student		<input type="checkbox"/> Government Service		<input type="checkbox"/> Student		<input type="checkbox"/> Government Service		<input type="checkbox"/> Student													
	<input type="checkbox"/> Private Sector Service		<input type="checkbox"/> Forex Dealer		<input type="checkbox"/> Private Sector Service		<input type="checkbox"/> Forex Dealer		<input type="checkbox"/> Private Sector Service		<input type="checkbox"/> Forex Dealer													
	<input type="checkbox"/> Public Sector Service		<input type="checkbox"/> Doctor		<input type="checkbox"/> Public Sector Service		<input type="checkbox"/> Doctor		<input type="checkbox"/> Public Sector Service		<input type="checkbox"/> Doctor													
	<input type="checkbox"/> Agriculturist		<input type="checkbox"/> Others [Please specify]		<input type="checkbox"/> Agriculturist		<input type="checkbox"/> Others [Please specify]		<input type="checkbox"/> Agriculturist		<input type="checkbox"/> Others [Please specify]													
Politically Exposed Person [PEP]	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Related to PEP		<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Related to PEP		<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Related to PEP													
Any other information relating to KYC if applicable	[Please specify]				[Please specify]				[Please specify]															

**3. FATCA INFORMATION**

 Is your Country of Birth / Citizenship / Nationality / Tax Residency other than India? –  Yes  No  
 If Yes, please provide the following information [mandatory]

Category	First Applicant / Guardian	Second Applicant	Third Applicant
Country of Tax Residency 1*			
Tax Identification Number#			
Identification Type (TIN or Other, please specify)			
Country of Tax Residency 2*			
Tax Identification Number#			
Identification Type (TIN or Other, please specify)			
Country of Tax Residency 3*			
Tax Identification Number#			
Identification Type (TIN or Other, please specify)			

(Please attach additional sheets if necessary and mention all countries in which applicant is a tax resident &amp; provide relevant details)

# It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form

\* To also included USA, where the individual is a citizen/green card holder of the USA

**4. DECLARATION**

I/We confirm that the information provided in this form is true &amp; accurate. In the event any of the above information is / are found to be false / incorrect and /or the declaration is not provided, then the AMC/Trustee/Mutual Fund shall reserve the right to reject the application and / or reverse the allotment of units and the AMC / Trustee / Mutual Fund shall not be liable for the same / I/We will be liable for the consequences arising therefrom. I/We shall keep you forthwith informed in writing about any changes/modification to the information provided or any other additional information as may be required by you from time to time; Towards compliance with tax information sharing laws, such as FATCA and CRS: (a) the Fund may be required to seek additional personal, tax and certain certifications and documentation from investors. I/We ensure to advise you within 30 days should there be any change in any information provided; (b) In certain circumstances (including if the Fund does not receive a valid self-certification from me) the Fund may be obliged to share information on my account with relevant tax authorities; (c) I/We am/are aware that the Fund may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto; (d) as may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/our account or close or suspend my account(s) and (e) I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency.

<b>SIGNATURE(S)</b> (ALL Applicants must sign)	⊗	⊗	⊗
	1st Applicant/Guardian	2nd Applicant	3rd Applicant
Date		Place	

This page has been left blank intentionally



**ANNEXURE III - Additional KYC Form for Power of Attorney [POA] Holder(s)**

(Mandatory for POA Holder(s))

(Please fill in BLOCK Letters)

**1. APPLICANT & POA HOLDER DETAILS**

	First Applicant / Guardian	Second Applicant	Third Applicant
Applicant Name			
Applicant PAN			
POA Holder Name			
POA Holder PAN			
POA Holder Address			

**2. ADDITIONAL KYC INFORMATION**

Category	PoA Holder 1	PoA Holder 2	PoA Holder 3
Gross Annual Income in Rs.  <b>OR</b>	<input type="checkbox"/> Below 1 Lakh <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr <input type="checkbox"/> > 1 Crore	<input type="checkbox"/> Below 1 Lakh <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr <input type="checkbox"/> > 1 Crore	<input type="checkbox"/> Below 1 Lakh <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr <input type="checkbox"/> > 1 Crore
Net Worth in Rs.			
Net Worth as of	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Occupation [Please tick any one (√)]	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others [Please specify] _____	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others [Please specify] _____	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others [Please specify] _____
Politically Exposed Person [PEP]	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP
Any other information relating to KYC if applicable	[Please specify]	[Please specify]	[Please specify]

**3. DECLARATION**

I/We confirm that the information provided in this form is true & accurate. In the event any of the above information is / are found to be false / incorrect and / or the declaration in not provided, then the AMC/Trustee/Mutual Fund shall reserve the right to reject the application and / or reverse the allotment of units and the AMC / Trustee / Mutual Fund shall not be liable for the same / I/We will be liable for the consequences arising therefrom. I/We shall keep you forthwith informed in writing about any changes/modification to the information provided or any other additional information as may be required by you from time to time; Towards compliance as may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/our account or close or suspend my account(s) and I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency.

<b>SIGNATURE(S)</b> Applicants must sign as per mode of holding	⊗	⊗	⊗
	POA Holder 1	POA Holder 2	POA Holder 3
Date	Place		

This page has been left blank intentionally

ASBA Application No. \_\_\_\_\_

 Date 

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

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

### APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

BROKER/AGENT INFORMATION				FOR OFFICE USE ONLY			
Name and AMFI Regn. No.	Sub Broker Name & Code	Sub-Broker ARN Code	EUIIN* (Employee Unique Identification Number)	SCSB	SCSB IFSC Code	Syndicate Member Code	SL No.
ARN				[Name & Code]	[11 digit code]	[Name & Code]	

**Declaration for "execution-only" transaction (only where EUIIN box is left blank)**

\*I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

<b>SIGNATURE(S)</b>			
	<b>1st Applicant / Guardian / Authorised Signatory</b>	<b>2nd Applicant / Authorised Signatory</b>	<b>3rd Applicant / Authorised Signatory</b>

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

**Name**  
Mr./Ms./M/s. \_\_\_\_\_

**PAN** \_\_\_\_\_

**2. PARTICULARS OF SECOND APPLICANT**

**Name**  
Mr./Ms./M/s. \_\_\_\_\_

**PAN** \_\_\_\_\_

**3. PARTICULARS OF THIRD APPLICANT**

**Name**  
Mr./Ms./M/s. \_\_\_\_\_

**PAN** \_\_\_\_\_

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

**Folio No.** \_\_\_\_\_

**5. DEMAT ACCOUNT DETAILS**

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

**Depository Participant Name** \_\_\_\_\_

**DP - ID** \_\_\_\_\_

**Beneficiary Account Number** \_\_\_\_\_

**6. INVESTMENT DETAILS**

**Scheme Name** SBI Capital Protection Oriented Fund - Series A (Plan 1)

**Plan (Please ✓)**  Regular  Direct **Option (Please ✓)**  Growth

**7. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS**

**Bank Account Number** \_\_\_\_\_

**Bank Name** \_\_\_\_\_

**Branch Name** \_\_\_\_\_

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

**Total Amount to be blocked (Rs. In figures)** \_\_\_\_\_

**Rs. in words** \_\_\_\_\_

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

**ASBA Application Number** \_\_\_\_\_

Date : \_\_\_\_/\_\_\_\_/\_\_\_\_

SBI Capital Protection Oriented Fund - Series A (Plan 1)		<b>Plan (Please ✓)</b> <input type="checkbox"/> Regular <input type="checkbox"/> Direct
Received from : _____		
Address _____		
<b>SCSB Account details:</b>		
A/c No. _____	Bank Name _____	Branch Name _____
<b>Total Amount to be Blocked:</b>		
Rs. In figures _____	Rs. In words _____	
Date & time of receipt _____		<b>SCSB Stamp, Signature</b>

## 8. DECLARATION & SIGNATURE

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

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

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

## INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

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

### SBI FUNDS MANAGEMENT PVT LTD - BRANCHES

**AHMEDABAD:** SBI Funds Management Pvt Ltd, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006, Tel : (079)26423060,26463090. **AGARTALA:** SBI Funds Management Pvt Ltd, Ground Floor, SBI Regional Business office (RBO-VII), Bijoy Kumar Choumuhani, Agartala-799001, Tel No.: 0381-232-410. **Agra:** SBI Funds Management Pvt Ltd, Office No. 207 A, Second Floor, Sumridhi Business Suites, Block no. 38/4A, Sanjay Place, Agra - 282001, Tel : (0562) 2850239/37, **AJMER:** SBI Funds Management Pvt Ltd, C/O SBI Special Branch, Ajmer - 305001, Tel: (0145)2426284.**AKOLA:** SBI Funds Management Pvt. Ltd. Yamuna Tarang Complex, First Floor - Shop No 16,17,18 and 19, Murtijapur, Opposite Gadpal Hospital, Akola - 444001, Maharashtra. **Phone no:** 8956868990 **Email:** [salesakola@sbimf.com](mailto:salesakola@sbimf.com) **ALAPPUZHA:** SBI Funds Management Pvt. Ltd. Niza Centre, New General Hospital Junction, Stadium Ward, Beach Road, Alappuzha - 688001, Kerala **ALIGARH :** SBI Funds Management Pvt Ltd, State Bank of India, Main Branch, Aligarh - 202001, Uttar Pradesh **ALLAHABAD:** SBI Funds Management Pvt Ltd, UG-13, Vashishta Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad,211001, Tel: 0532-2261028. **ALWAR :** SBI Funds Management Pvt Ltd, Branch Manager, State Bank of India, Mahal Chowk, Alwar - 301001, Rajasthan. **AMBALA :** SBI Funds Management Pvt Ltd, C/o State Bank of India Mahesh Nagar Ambala Cantt. - 133001, Haryana. **AMRAVATI :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Main Branch, Shyam Chowk, Amravati - 444001, Maharashtra **AMRITSAR:** SBI Funds Management Pvt Ltd, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001, Tel: (0183)2221755. **ANAND :** SBI Funds Management Pvt Ltd, 102, 10 & 11, First Floor, Chitrangana Complex, Anand Vidhyanagar Road, Anand Gujarat Tel: (02692)- 246210. **ANANDNAGAR:** SBI Funds Management Pvt Ltd , C/o State Bank of India, Anandnagar Cross Road, LandMark Building, Beside Kandoi Bhogilal Mulchand, Ahmedabad - 380015. **Phone No:** 9925660299 **Email Id :** [cssghighway@sbimf.com](mailto:csshghighway@sbimf.com) **ANNA NAGAR:** SBI Funds Management Pvt Ltd, Ground Floor, Intec Castle, No-12, F Block, 2nd Main Road, Anna Nagar East, Chennai - 600 102. **Phone no:** 044 48626775 **ANDHERI :** SBI Funds Management Pvt Ltd, Shop No. 6, Monisha CHS, S.V Road, Near ICICI Bank, Andheri (West), Mumbai - 400058, Tel No.: 022-6900 1891. **ANGUL:** SBI Funds Management Pvt Ltd, Amlapada, Lane-6, Above State Bank of India, Personal Banking Branch, Angul, Odisha - 759122 **Phone no:** 06764-234201 **Email id:** [CS.Angul@sbimf.com](mailto:CS.Angul@sbimf.com) **ASANSOL :** SBI Funds Management Pvt Ltd, 2nd Floor, Block A, P. C. Chatterjee Market, RambandhuTala, G.T. Road. Asansol - 713303, West Bengal, Tel no. 81700 37270. **AURANGABAD:** SBI Funds Management Pvt Ltd, 1st Floor Viraj Complex, Opp; Big Cinema, Above SBI ATM, Khadkeshwar, Aurangabad-431001, Tel: 0240-3244781. **BADDI:** SBI Funds Management Pvt Ltd, B-71 First Floor, Big -B Complex, Bye Pass Road, Baddi - 173205, Himachal Pradesh, **Phone no:**01795-244415, **Email id:** [cs.baddi@sbimf.com](mailto:cs.baddi@sbimf.com) **BANGALORE :** SBI Funds Management Pvt Ltd, #501, 5th Floor, 16 & 16/1, Phoenix Towers, Museum Road, Bangalore-560001, Tel : (080)25580014/2558 0051/22122507, 22272284, 22123784. **BHOPAL :** SBI Funds Management Pvt Ltd, Manav Niket, 30, Indira Press Complex, Near Dainik Bhaskar Office, M.P. Nagar, Zone-1, Bhopal (MP) - 462011 Tel No.: 0755-2557341, 4288276. **BANGALORE (JAYANAGAR) - 1st Floor, Baba Towers, No. 162/158 - 1, 6th Main, Diagonal Road, Jayanagar, 4th Block, Bangalore - 560 011. Tel: 080-26540014. BANGALORE (MALLESHWARAM):** SBI Funds Management Private Limited, First floor, 79/1, West park Road, 18th cross, Malleshwaram, Bangalore - 560055. **BANKURA :** SBI Funds Management Private Limited, 80/1/A Nutanchati Mahalla, Raghunathpur Main Road, 1st Floor, Nutanchati State Bank Building Bankura -722101. **BHUBANESHWAR:** SBI Funds Management Pvt Ltd, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneswar-751001, Tel : (0674)2392401/501. **BALASORE:** SBI Funds Management Pvt Ltd, 1st Floor, Plot no 327/1805, FM College Road, Balasore - 756003, Odisha. **BAREILLY:** SBI Funds Management Pvt Ltd, C/o State Bank of India, Main Branch, Opp Katchery, Civil Lines, Bareilly- 243001. **BHAGALPUR :** SBI Funds Management Pvt Ltd, Mirzanhat Branch, Near Gurhatta Chowk, Police Station Mujahidpur, Bhagalpur - 812005, Bihar. **BHARUCH :** SBI Funds Management Pvt Ltd, 101-105, 1st Floor, Glacier Complex, Near Pizza Inn Restaurant, Jetalpur Road, Vadodara - 390007, Gujarat. **BHILWARA:** SBI Funds Management Pvt Ltd, c/o State Bank of India, Bhopalganj Branch, 1st Floor Dumas Presedency, Basant Vihar, Bhilwara - 311001, Rajasthan. **Phone No:** 01482- 240144 **BATHINDA:** SBI Funds Management Pvt Ltd, State Bank of India, 1st Floor, A.D.B. Branch, Guru Kashi Marg, Bhatinda-151001, **BERHAMPORE:** SBI Funds Management Private Limited, 1st Floor, 46/12, Amar Chakraborty Road, PO:Khagra, DIST : Murshidabad, West Bengal - 742103 Tel.: **BHUJ:** SBI Funds Management Pvt Ltd, C/o State Bank of India, Shanti Chambers, Office No. 30, New Station Road, Opp. SBI Main Branch - 370001, Gujarat **BOKARO:** SBI Funds Management Pvt Ltd, F/5, City Centre, Sector - 4, Bokaro Steel City - 827004, Jharkhand. **BORIVALI :** SBI Funds Management Pvt Ltd, Shop No. 3&4, Natraj CHS Ltd, Sodawala Lane, Near Chamunda Circle, Borivali (West), Mumbai - 400092, Tel No.: 022-28927551/28922741. **BURDWAN:** SBI Funds Management Pvt Ltd, 6th Floor, Talk of the Town, 398 G.T. Road, Burdwan - 713101, West Bengal **BAVNAGAR:** SBI Funds Management Pvt Ltd, C/o SBI Darbagadh Branch. 2nd Floor. Amba Chowk. Bhavnagar 364001, Tel: 0278-2523788, . **BELGAUM:** SBI Funds Management Pvt Ltd, C/o. SBI Main Branch, Near Railway Station Camp, Belgaum-590001, Tel: 0831-2422463. **BELLARY:** SBI Funds Management Pvt Ltd, C/o. SBI Main Branch, Station Road Bellary-583101, Tel: 08392-271775. **BHILAI:** SBI Funds Management Pvt Ltd, Plot no.21, Nehru Nagar East, Commercial Complex, Near Bhilai Scan, Bhilai-490020, Tel No.: 0788-4010955, 0788 - 6940010/11/12/13/14/15/16/17. **BILASPUR:** SBI Funds Management Pvt Ltd, SBI, Main Branch, Old Highcourt Road, Bilaspur-495001, Tel: 07752) 495006. **BIKANER :** SBI Funds Management Pvt. Ltd. C/o State Bank of India, Public Park Branch, Bikaner - 334001, Rajasthan. **BOKARO:** SBI Funds Management Pvt Ltd, C/o State Bank of India, Sector - 4, Main Branch, Bokaro Steel City, Bokaro - 827004, Tel: 9304823011. **CHANDIGARH :** SBI Funds Management Pvt Ltd, C/o State Bank of India, SCO-107-108, 2nd Floor, Administrative Office, Sector 17-B, Chandigarh-160017, Tel No.: 0172-2703380. **CHENNAI :** SBI Funds Management Pvt Ltd, Sigapi Achi Building 1st Floor, 18/3, Marshalls Road, Rukmani Lakshmi Pathy Road, Egmore, Chennai - 600 008, Tel : 044 2854 3382 / 3383, 044 2854 3384 / 3385. **COIMBATORE :** SBI Funds Management Pvt Ltd, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel : (0422) 2541666. **CALICUT :** 2nd Floor, Josefa's Galleria, Opp. Malabar Christian College Higher Secondary School, Wayanad Road, Calicut-673001, Tel no: 0495-2768270, 4020079, 4020080. **CUTTACK:** SBI Funds Management Pvt Ltd, 3rd Floor, City Mart, Above Vishal Mega Mart, Bajra Kabati Road, Cuttack-753001, Tel: 0671-2422972. **CHINCHWAD :** SBI Funds Management Pvt Ltd, Shop No. 1. Ratnakar Bldg, Pavan Nagar, Opp P N Gadgil Showroom, Chapekar Chowk, Chinchwad Pune-411033, Tel : 020-27355721. **DAVANGERE :** SBI Funds Management Pvt Ltd, Eshwar Complex, PJ Extension, Davangere - 577002, Karnataka. **DARBHANGA :** SBI Funds Management Pvt Ltd, Regional Business Office, Darbhanga, PO Laheriasarai, District - Darbhanga - 846001, Bihar. **DALTONGANJ:**



SBI Funds Management Pvt Ltd , Mahendra Arcade, First Floor, Zila School Road, Near Post Office, Daltonganj - 822101, Jharkhand. Phone no: 8877976333 **DEHRADUN:** SBI Funds Management Pvt Ltd, 93, Rajpur Road, Above PNB Bank, Behind Mayur Auto, Dehradun-248001, Tel: (0135)2651719/2749918. **DHANBAD:** SBI Funds Management Pvt Ltd, C/O State Bank Of India, Main Branch, 1st Floor, Centre Point Bank More, Dhanbad-826001, Tel: 0326-2301545. **DHARAMSHALA:** SBI Funds Management Pvt Ltd, 1st floor, SBI Main Branch, Kotwali Bazar, Dharamshala - 176215, Himachal Pradesh, Tel: 9418028624/01892-225814. **DIMAPUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Old Market Branch, Kalibari Road, Old Daily Market (Near Durga Market), Dimapur- 797112, Nagaland. **DEOGHAR:** SBI Funds Management Pvt Ltd, 722 & 723 SSM Jalan Road, Castair Town , Opposite IDBI Bank, Deoghar - 814112, Jharkhand. Phone no: 8986614868 / 9570378333 **DURGAPUR:** SBI Funds Management Pvt Ltd, 4/23, Suhatta Mall, Sahid Khsudiram Sarani, City Centre, Durgapur - 713216, Tel: 0343-2544191. **ERNAKULAM :** First Floor, Chakiat Estate, Church Landing Road, Pallimukku, Cochin - 682 016, Kerala. Phone No: 0484 - 4011605 / 4011606 Email : [ernakulam@sbimf.com](mailto:ernakulam@sbimf.com). **FAIZABAD :** SBI Funds Management Pvt Ltd, State Bank of India, Regional Business Office - IV, Civil Lines, Faizabad - 224001, Uttar Pradesh. **FARIDABAD :** SBI Funds Management Pvt Ltd, C/o. SBI Commercial Br., 1<sup>st</sup> Floor, SCO-3, Sector 16, Faridabad-121002 Tel No.: 0129 - 4030661 **FEROZEPUR:** SBI Funds Management Pvt Ltd, c/o State Bank Of India RBO, 120 Church Road Ferozepur Cantonment Ferozepur - 152001, Tel: 9855008415. **GOA :** SBI Funds Management Pvt Ltd, FO - 4, Indraprastha Building, 1<sup>st</sup> Floor, Above Dena Bank, Menezes Braganza Road, Panjim - 403001, Goa, Tel No.: (0832) 6512666/ 6512777/ 2235283. **GOA (VASCO-DA-GAMA)** - Shop No.123, 1st Floor, Anand Chambers , Fl. Gomes Road, Vaddem, New Vaddem , Vasco-da-Gama - 403802. Tel No.: (0832) 6578333. **GURGAON :** SBI Funds Management Pvt Ltd, Shop No 6, Ground Floor, Vipul Agora, M G Road, Gurgaon-122002, Tel : (0124) 4200828. **GUWAHATI :** SBI Funds Management Pvt Ltd, Sethi Trust Building, Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel : (0361)2463704. **GANDHIDHAM :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Adinath Arcade, Office No. 6, Police Station Road, Gandhidham - 370201, Gujarat. **GAYA :** SBI Funds Management Pvt Ltd, C/o State Bank Of India, Personal Banking Branch, Gaya, Gawalbigha More, Opposite Dayal Petrol Pump, Gaya - 823001, Bihar. **GHATKOPAR :** Shop No - 1 & 2, Atlantic Towers, R B Mehta Road, Near Railway Station, Ghatkopar - East, Mumbai - 400077. Tel No.: 022 - 25012227 / 28. **GHAZIABAD:** SBI Funds Management Pvt Ltd, SIB branch 1st floor NavyugMarket, Ghaziabad -201001, Tel: 0120-2797582,. **GORAKHPUR:** Shop No - 6 & 7, Upper Ground Floor, Cross Mall The Road, AD Chowk, Bank Road, Gorakhpur - 273001, Uttar Pradesh, Tel: 0551-2203378. **GULBARGA:** SBI Funds Management Pvt Ltd, C/o. State Bank of India, Opp. SBI Lead Bank Office, II Floor, No.1/44 & 1/44A, Vidyachand Tower, Opp.Siddhartha Law College, Court Road, Station Area, Kalburgi - 585102. **GWALIOR:** SBI Funds Management Pvt Ltd, C/O State Bank Of India, Gwalior Main Branch, Bada, Lashkar Gwalior-474001, Tel: 0751-2447272. **GUNTUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Brodipet Branch, #4/11, Master Minds Building Brodipet, Guntur - 522002, Andhra Pradesh. **HYDERABAD:** SBI Funds Management Pvt. Ltd., 6-686/3F, 3rd Floor, Banjara Hills Road No.12, Above Indian Bank, Hyderabad - 500034, Tel: 040 - 48544611 / 040 - 48544711. **HAMIRPUR:** SBI Funds Management Pvt Ltd , c/o State Bank of India, Main Branch, 1st floor, Hamirpur - 177001, Himachal Pradesh. Phone no:01972-224799 Email id: [cs.hamirpur@sbimf.com](mailto:cs.hamirpur@sbimf.com). **HALDWANI:** SBI Funds Management Pvt Ltd, SBI SME Main Branch, Nainital Road, Haldwani, Uttarakhand - 263 139, Tel: 9412084061. **HAZARIBAGH :** SBI Funds Management Pvt Ltd, Prabhu Niwas Market, AnandaChowk , Guru Govind Singh Road, Hazaribagh - 825301, Jharkhand. **HISSAR:** SBI Funds Management Pvt Ltd, 42, Red Square Market, Nr. Hotel Regency, Hisar -125001, Haryana,, Tel: 01662 238415. **HUBLI:** SBI Funds Management Pvt Ltd, c/o: State Bank of India, Market Branch, Laxmi Complex, Near Court Circle, Hubli-580029, Tel: 0836-2368477. **HOSIARPUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Main Branch, 1st Floor, Opposite Green View Park, Main Court Road, Hoshiarpur-146001, Punjab. **INDORE:** SBI Funds Management Pvt Ltd, 215-216 City Centre, 2nd floor, 570 M.G. Road, Indore - 452001, Tel : 0731 -2541141/4045944/4991080/4991081/4991082/4991083. **IMPHAL :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Imphal Branch, M. G. Avenue, Imphal - 795001, Manipur. **ITANAGAR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Personal Banking Branch, Ziro Point, Itanagar - 791111, Arunachal Pradesh. **JABALPUR:** SBI Funds Management Pvt Ltd, G-2, Ground Floor, Rajleela Tower, Wright Town, Jabalpur - 482002, Tel No.: 0761-2410042 . **JAIPUR :** SBI Funds Management Pvt Ltd, 1st Floor, SBI Tonk Road Branch, Near Times of India Building, Tonk Road, Jaipur-302015, Tel : (0141) 2740016/2740061. **JALANDHAR:** SBI Funds Management Pvt Ltd, 2nd Floor, Shanti Towers, S.C.O. 37, P.U.D.A. Complex, Opposite Suvidha Centre, Jalandhar - 144001, Tel: 0181-2238415. **JALGAON :** SBI Funds Management Pvt Ltd., 2nd floor, Opp. SBI Main Branch, Stadium Complex, JilhaPeth, Jalgaon - 425001, Maharashtra. **JAMMU:** SBI Funds Management Pvt Ltd, C/O State Bank of India, Zonal Office, 2nd Floor- Ansari, Bahu Plaza, Gandhi Nagar Jammu Tawi-180001, Tel: -(0191) 2474975. **JAMNAGAR:** SBI Funds Management Pvt Ltd, C/o SBI Ranjit Road Branch, Ranjit Road, Jamnagar, -361001, Tel: 0288-2660104. **JAMSHEDPUR:** SBI Funds Management Pvt Ltd, C/o State Bank of India, Commercial Branch, Pratap Tower, 1st floor, Near Agrawal Book Store, (J)Road, Bistupur, Jamshedpur - 831001 Tel no.: 09934360079, Email ID: [ISD.jamshedpur@sbimf.com](mailto:ISD.jamshedpur@sbimf.com). **JHANSI:** SBI Funds Management Pvt Ltd, C/o SBI Main Barnch, Near Elite Crossing, Jhansi- 284001, Tel: 0510-2330298. **JODHPUR:** SBI Funds Management Pvt Ltd, 201, Shree Plaza, 658 Residency Road, Sardarpura, Jodhpur. 342003, Tel: 0291-2611928, 0291-2611929. **JORHAT :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Jorhat Main Branch, A.T. Road, Jorhat - 785001, Assam. **JUNAGADH :** SBI Funds Management Pvt Ltd, Balaji Avenue, First Floor, Shop No 7 & 8, Near Reliance Mall, Opposite Rajlaxmi Park, Motibaug to Sardarbaug Road, Junagadh - 362001, Gujarat. Phone No: 0285 - 2670350 Email: [csjunagadh@sbimf.com](mailto:csjunagadh@sbimf.com) **KANPUR :** SBI Funds Management Pvt Ltd, 207, 2nd Floor, Sai Square, 16/ 116 (45), Bhargava Estate, Civil Lines, Kanpur- 208001, Tel No.: 0512- 6900314/15. **KOLKATA :** SBI Funds Management Pvt Ltd, Jeevandeep Bldg, No 1, Middleton Street, 9th Floor, Kolkatta-700 001, Tel : 22882342/22883767/22883768. **KALYANI :** SBI Funds Management Pvt Ltd, Sri Tapan Krishna Dey, Sudhalaya, A 1/50, Kalyani, District Nadia - 741235, West Bengal. **KANNUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, NRI Branch, SBI Building, Fort Road, Kannur - 670001, Kerala. **KHARAGPUR :** SBI Funds Management Pvt Ltd, IndaPeerbaba, Near Ashirbad Lodge, Kharagpur, Midnapore West, West Bengal - 721301. **KOLHAPUR:** SBI Funds Management Pvt Ltd, 3rd Floor, Ayodhya Towers,, Station Road,, Kolhapur-416 001, Tel: 0231 - 2680880. **KOLLAM :** SBI Funds management Pvt Ltd, C/o State Bank of India, Kollam Branch, PB No 24, State Bank Building, Near Railway Station, Kollam - 691001, Kerala. **KORBA :** SBI Funds Management Pvt Ltd, C/o. State Bank of India, Kutchery Branch, Kutchery Chowk, Raipur - 492001, Chattisgarh. **KOTA:** SBI Funds Management Pvt Ltd, Shri Govindam, First Floor, Opposite Lala Lajpat Rai Bhawan, Shopping Center, Kota - 324007 Phone No: (0744) - 2360631.



**KOTTAYAM:** SBI Funds Management Pvt Ltd, C/O SBI Kalathipadi Branch, Opp. Karipal Hospital, K K Road, Kalathipadi, Vadavathoor P O, Kottayam-686010, Tel.: **KURNOOL :** SBI Funds Management Pvt Ltd, No: 26, 1st Floor, Ucon Plaza, Park Road, Kurnool-518001, Andhra Pradesh, [Tel : 08518-227776](tel:08518-227776). **KALYAN :** SBI Funds Management Pvt Ltd, Shop No 7, Allaha Rakkha Commercial Complex, Near 'D' Mart, Dr. Rambhau Patwardhan Road, Bail Bazar Circle, Kalyan (W)- 421301 Tel: 0251-2311980 Email: [ispkalyan@sbimf.com](mailto:ispkalyan@sbimf.com). **KALYANI:** B-9/277/(CA), 1st Floor, Kalyani, Kalyani, District Nadia, West Bengal - 741235, Tel: 033-25827700. **LUCKNOW :** SBI Funds Management Pvt Ltd, G-16, Kasmande House, 2, Park Road, Hazratganj, Lucknow-226001, Tel : (522) 2286741, 2286742. **LUDHIANA :** SBI Funds Management Pvt Ltd, SCO-124, Ground Floor, Feroze Gandhi Market, Ludhiana - 141001, Phone No.: 0161-2449849, 0161-5058415. **LEH :** SBI Funds Management Pvt Ltd, C/o State Bank Of India Fire & Fury Branch, Opp. Hall of Fame, Air Port Road Leh, Dust - Leh. - 194101, Jammu & Kashmir. **MADHAPUR:** SBI Funds Management Pvt Ltd, 1st Floor, Shristi Tower, 1-98/2/11/3, Arunodaya Colony, Madhapur, Opposite Karachi Bakery, Hyderabad - 500081, Telangana, Phone no: 040 23119010. **MUMBAI :** SBI Funds Management Pvt Ltd, Forbes' Building, 2nd Floor, Charanjit Rai Marg, East Wing, Fort, Mumbai-400 001, Tel : (022)66532800. **MADURAI:** SBI Funds Management Pvt Ltd, 1st Floor Suriya Towers, 273, Goodshed street, Madurai-625001, Tel: (0452)4374242. **MALDA :** SBI Funds Management Pvt Ltd, C/o Arindam Sarkar, Vivekananda Pally, Behind Fouzder Clinic, English Bazar, Malda - 732101, West Bengal. **MANDI:** C/O State Bank of India, 2nd Floor, Near Gandhi Chowk, Teh Sadar- Himachal Pradesh, Mandi -175001, Phone No.: 08894321280. **MANGALORE:** SBI Funds Management Pvt Ltd, 2nd Floor, Essel Towers, Bunts Hostel Circle, Mangaluru - 575003, Tel: (0824)2222463. **MANINAGAR:** SBI Funds Management Pvt Ltd, C/o State Bank of India, Opposite Ramji Mandir, Punit Maharaj Road, Maninagar, Ahmedabad - 380008. **Phone No:** 9825069945 **Email id:** [csmaninagar@sbimf.com](mailto:csmaninagar@sbimf.com) **MARGAO :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Margao Main Branch, Near Margao Municipal Garden - 403601, Goa. **MEERUT:** SBI Funds Management Pvt Ltd, C/O SBI Zonal Office, Garh Road, Meerut-250005, Tel.: **MEHSANA :** SBI Funds Management Pvt Ltd, Sanskrut Shopping Mall, F - 7, Nr. Modhera Chowkdi, Opp. Kotak Bank, Mehsana - 384002, Gujarat. **MORADABAD:** SBI Funds Management Pvt Ltd, C/o SBI Main Branch, Civil Lines, Moradabad-244001, Tel: (0591) 2411411. **MUZZAFFARPUR:** SBI Funds Management Pvt Ltd, 2nd Floor, Poddar Complex, SBI Zonal Office, Opp Jubba Shani Park, Mithanpura, Muzaffarpur - 842002,, Tel.: **MYSORE:** SBI Funds Management Pvt Ltd, No-145, 1st Floor, 5th Cross, 5th Main, Sarswathipuram, Mysore - 570009, Tel: 0821-2424919. **NAGPUR :** SBI Funds Management Pvt Ltd, 1st floor, "Shalwak Manor", Office No - 101, Plot No - 64-B, VIP Road, New Ramdaspath, Near Central Mall, Nagpur - 440010, Tel No.: 0712-6458368. **NEW DELHI :** SBI Funds Management Pvt Ltd, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel : (011) 23466666. SBI Funds Management Pvt Ltd, B 1 / 4, 1st Floor, Community Centre, Janakpuri, New Delhi - 110058 Phone no: 09999166140 Email id: [cs.janakpuri@sbimf.com](mailto:cs.janakpuri@sbimf.com) **NADIAD :** SBI Funds Management Pvt Ltd, City Point Complex, Shop # 04, Ground Floor, Opp. Ipcowala Town Hall, Near Paras Talkis, Collage Road, Nadiad - 387001, Gujarat. **NALGONDA:** SBI Funds Management Pvt Ltd, 1st Floor, NC's Sai Plaza, Door No-6-3-10/A, V T Road, Ramagiri, Nalgonda-508001, Telangana **Phone no:** 08682-221999 **Email id:** [cs.nalgonda@sbimf.com](mailto:cs.nalgonda@sbimf.com) **NASHIK:** SBI Funds Management Pvt Ltd, Ground Floor, Sharada Niketan, Tilak Wadi Road, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422002. Tel No.: 0253-2232553 **Email ID:** [Nasik.lsd@sbimf.com](mailto:Nasik.lsd@sbimf.com) **NAVSARI :** SBI Funds Management Pvt Ltd, C/o State Bank of India, 105, Rudraksh Apt, Nr. Dhruvini Hospital, Asha Nagar Main Road, Navsari - 396445, Gujarat. **NELLORE :** SBI Funds Management Pvt Ltd, C/o. State Bank of India, Vedayapalem Branch, Nellore - 524004, Andhra Pradesh. **NEHRU PLACE:** SBI Funds Management Pvt Ltd, SBI, 40 Bakshi House, Nehru Place, New Delhi-110018, Tel : 011-26224606. **NIZAMABAD:** SBI Funds Management Pvt. Ltd., Ground Floor, H.No.5-6-549, S.R. Mallaiah Complex, Pragati Nagar, Hyderabad Road, Nizamabad - 503001, **Phone no:** 08462-234001 **Email id:** [cs.nizamabad@sbimf.com](mailto:cs.nizamabad@sbimf.com) **NOIDA:** SBI Funds Management Pvt Ltd, GF-07 ansal fortune arcade K- block, Sector - 18, Noida - U P NOIDA-201301, Tel : 0120 4232214. **PATNA :** SBI Funds Management Pvt Ltd, 2nd Floor, SBI Main Branch, West Gandhi Maidan, Patna-800001, Tel : (0612) 2219041. **PANIPAT:** SBI Funds Management Pvt Ltd, Time Square, 27-28 BMK Market, Behind Hotel Hive, G T Road, Panipat-132103, Haryana Tel: 0180-2648415 / 0180 - 4078415 **PALAKKAD:** SBI Funds Management Pvt. Ltd., 2nd Floor, BUILTECH Building, Chittoor Road, Palakkad - 678013, Kerala **PATIALA :** SCO 14-15, Ground Floor, Opp. Kamal Laboratory, New Leela Bhawan, Patiala-147001. Tel No.: 0175-2300058. **PUNE:** SBI Funds Management Pvt Ltd, Ground Floor, Pradeep Chambers, Near Idea Showroom, Bhandarkar Road, Pune - 411005 Tel No.: 022-25670961 / 25671524 / 25653398/99 **PUDUCHERRY:** SBI Funds Management Pvt. Ltd. First Floor, MPR Complex, No.152, Easwaran Koil Street, Puducherry - 605001, **Tel no.:** 0413-2222266 **Email ID:** [Cs.pondy@sbimf.com](mailto:Cs.pondy@sbimf.com) **PITAM PURA :** SBI Funds Management Pvt Ltd, 112HB, 1st Floor, Twin Tower, Netaji Subhash Place, Near Max Hospital, Pitam Pura, New Delhi - 110034, Tel : 011-27351974. **RAIPUR :** SBI Funds Management Pvt Ltd, Raj Villa, Near Raj Bhawan, Civil Lines, Ghadi Chowk, Raipur- 492001, Tel : (0771) 2543355, 4263256, 4056808. **RANCHI :** Unit 104, 1st floor, Jokhiram Chambers, Opposite G.E.L. Church Complex, Behind Mahabir Tower, Main Road, Ranchi - 834001, Jharkhand, Tel: 9693205026. **RAJAHMUNDRY :** SBI Funds Management Pvt Ltd, C/o, SBH Main Branch, T Nagar, Rajahmundry - 533 101, Tel: (0883)2434002. **RAJKOT:** SBI Funds Management Pvt Ltd, 208, Orbit Plaza, Near Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot - 36000, Tel No.: 0281-2466740/41. **RENUKOOT:** SBI Funds Management Pvt. Ltd. C/o State Bank of India, Renukoot, Sonbhadra - 231217, Uttar Pradesh. **RAEBARELI :** SBI Funds Management Pvt. Ltd. C/o State Bank of India, RBO - 4, Mera Maan Guest House, Sultanpur Road, Rae Bareli - 229001, Uttar Pradesh. **RATLAM :** SBI Funds Management Pvt Ltd, 14/1, Chhatrapul, Main Road, Ratlam - 457001, Madhya Pradesh. **ROHTAK :** SBI Funds Management Pvt Ltd, Ashoka Plaza, Ground Floor, Delhi Road, Rohtak-124001 Tel: 01262258415. **ROURKELA:** 1st Floor, Dhananjay Niwas, Udit Nagar, Rourkela, Odisha - 769012, Tel No.: 0661-2522999 **SURAT :** SBI Funds Management Pvt Ltd, International Trade Centre, Higher Ground Floor - 31, Majura Gate Crossing, Ring Road, Surat - 395002 Tel : (0261) 3994800. **SAHARANPUR :** SBI Funds Management Pvt Ltd, State Bank of India, Court Road, Saharanpur - 247001, Uttar Pradesh. **SAGAR :** SBI Funds Management Pvt Ltd, Shop No. G-11, Dwarikaji Complex, Civil Lines, Sagar - 470 001, Madhya Pradesh. **SALEM:** SBI Funds Management Pvt Ltd. Nakshatra Trade Mall", No.55/1, Ramakrishna Raod, Near Gopi Hospital, Salem-636007, Tel: 0427-4552289. **SAMBALPUR:** SBI Funds Management Pvt Ltd, State Bank Of India, Sambalpur Main Branch, Sambalpur, Dist. sambalpur, Orissa-768001, Tel: 0663-2410001. **SANGRUR:** SBI Funds Management Pvt. Ltd, c/o State Bank of India, Barra Chowk Branch, Sangrur- 148023, Punjab. **Phone no:** 0167-2500020 , 9855228415 **Email id:** [cs.sangrur@sbimf.com](mailto:cs.sangrur@sbimf.com) **SANGLI:** SBI Funds Management Pvt. Ltd 1st Floor-101, Shrilaxmi Chambers, Opposite ZP Office, Sangli

- Miraj Road, Sangli - 416416. Phone no: 8806600921 Email: cs.sangli@sbimf.com **SATARA:** SBI Funds Management Pvt. Ltd, 1<sup>st</sup> Floor 287/1/J/6, Adarsh Corner, Opposite Rajtara Hotel, Radhika Road, Satara - 415001. Phone no: 8806009837 Email: [cs.satara@sbimf.com](mailto:cs.satara@sbimf.com); **SECUNDERABAD:** SBI Funds Management Pvt. Ltd, 403, 4th Floor, Legend Crystal, P. G. Road, Near Paradise Circle, Secunderabad - 500003, Tel No.: 040-69000541/542. **SHILLONG:** SBI Funds Management Pvt Ltd, SBI Shillong Main Branch, Shillong, Meghalaya-793001, Tel: 9436730174. **SHIMLA:** SBI Funds Management Pvt Ltd, C/o State Bank of India, New Building (2nd Floor), Kali Bari, The Mall, Shimla-171003, Himachal Pradesh, Tel: 0177-2807608. **SHIMOGA:** SBI Funds Management Pvt Ltd, SBI Shimoga Branch, Shroff Complex, Sir, M.V. Road, Tilak Nagar, Shimoga-577201, Tel: 8182222463. **SILCHAR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, New Silchar Branch, Silchar - 788005, Assam. **SILIGURI:** SBI Funds Management Pvt Ltd, Ganeshayan Building -2nd Floor, Beside Sky Star Building, Sevoke Road, Siliguri-734001, Tel: 0353-2537065. **SOLAPUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, 2-A, BudhwarPeth, Balives, Solapur - 413002, Maharashtra. **SONEPAT:** SBI Funds Management Pvt Ltd, C/o State Bank of India Atlas Cycle Branch, Atlas Cycle road, Model Town, Sonapat-131001, Tel.: **SRIGANGANAGAR:** SBI Funds Management Pvt Ltd, SBI Main Branch, Ravinder Path, Sri Ganganagar.335001, Tel: 9829067384. **SRINAGAR :** SBI Funds Management Pvt Ltd., SBI Regional bussiness Office, 2Nd Floor, M.A Road, Srinagar, Tel: 0194-2474864. **TEZPUR :** SBI Funds Management Pvt Ltd c/o SBI Chandmari Branch, Kumargaon Beseria Road, Chandmari, Tezpur-784001, Assam. Phone no: 09436290224/ 09435019671 :: **THRIVANTHAPURAM :** SBI Funds Management Pvt Ltd, Ground Floor, TC 25/373(9), Govt. Press Road, Near Secretariat, Trivandrum 695001, Tel : (0471) 4011590/4011591/4011592. **THANE:** SBI Funds Management Pvt Ltd, Shop No 1, Kashinath CHS, Ghantali Mandir Road Nr Ghantali Devi Mandir, Naupada, Thane-400602, Tel : 022-25401690,25414594. **THIRUCHIRAPALLI:** SBI Funds Management Pvt Ltd, Supraja Arcade, 2nd Floor, No. 21, 6th Cross, Thillai Nagar, Tiruchirappalli - 620018, Tamil Nadu, Tel: 0431-4000667. **THISSUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Thichur Town Branch, Poonam Complex, M G Road, Thissur - 680001, Kerala. **THRISSUR:** SBI Funds Management Pvt Ltd, First Floor, Pooma Complex, M. G. Road, Trissur - 680001 Tel: 0487-2445700. **THIRUVALLA:** SBI Funds Management Pvt. Ltd. Building Number 500/5-A, Fusion Centre, Kottuppallil Buildings, Muthoor Post Office, Ramanchira, Thiruvalla - 689107, Kerala. **TINSUKIA:** SBI Funds Management Pvt Ltd, 3rd Floor, State Bank of India, Tinsukia Branch, S.R. Lohia Road, Tinsukia, Assam Pin-786125, Tel: 03742332365. **TIRUNELVELI :** SBI Funds Management Pvt Ltd, 182 E, Shop no 7, Arunagiri Uma Complex, S.N.High Road, Tirunelveli - 627001, Tel: 0462 4220023. **TIRUPATI:** SBI Funds Management Pvt Ltd, C/o SBI Korlagunta Branch, Near Leelamahal Junction, Tirupathi. -517501, Tel: (0877)6450828. **TIRUPUR:** SBI Funds Management Pvt Ltd, 2nd Floor, S & S Arcade, Door No: 10/5, Uthukuli Road, Above Axis Bank, Tirupur - 641601, Tamil Nadu. Phone No: 09715111001 Email: pn.sadagopan@sbimf.com **UDAIPUR:** SBI Funds Management Pvt Ltd, SBI City Branch, Babu Bazaar, Near Delhi Gate, Udaipur.313001, Tel: 9928191961. **UJJAIN:** SBI Funds Management Pvt. Ltd. No.133, Santram Sindhi Colony, Opposite J K Nursing Home, Indore Road, Ujjain, Madhya Pradesh - 456010, Phone no: 09977719159 **VADODARA :** SBI Funds Management Pvt Ltd, 101 - 105, Glacier Complex, Near Pizza In, Jaselpur Road, Vadodara - 390007, Tel : (0265) 2323010. **VIJAYAWADA :** SBI Funds Management Pvt Ltd, 1st Floor, Datta Sai Vemuri Towers, Door No: 39-10-10, Veterinary Hospital Road, Labbipet, Vijayawada -520010, Tel : 0866 2436113 / 2438217 **VALSAD:** SBI Funds Management Pvt Ltd, 101, Amar Chambers, Near HDFC Bank, Opposite Lal School, Valsad - 396001, Tel: 02632- 245440. **VAPI :** SBI Funds Management Pvt Ltd, C/o State Bank of India, 1st Floor, Shop No. 21, Shopper Stop, Opp. Imran Nagar, Silvasa Road, Vapi - 396191, Gujarat. **VARANASI:** SBI Funds Management Pvt Ltd, 2nd Floor, Banaras TVS Bulding., D-58/12, A-7, Sagra, Varanasi-221010, Tel: 0542-2222492. **VELLORE :** SBI Funds Management Pvt Ltd, AKT Complex , First Floor, No 1/3, New Sankaran Palayam Road, Tolgate, Vellore-632001, Tamil Nadu. Tel No-0416 - 2225005. **VISHAKAPATNAM:** SBI Funds Management Pvt Ltd, 1st Floor, Eswar Paradise, Dwarakanagar, Visakhapatnam - 530016, Andhra Pradesh, Tel no: 0891-2511853. **VASHI :** SBI Funds Management Pvt Ltd, Thakkar Tower, Shop no 3, Sector 17, near Saraswat Bank, Vashi, Navi Mumbai - 400703, Tel : 022-27801018 / 27801016. **WARANGAL:** SBI Funds Management Pvt Ltd, H.No 1-7-764, 1st Floor, Sri Shiridi Sai Complex, Beside DEO Office, Adalath Junction, Hanamkonda, Warangal 506001, Tel: 0870-2430307.

### CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

**AHMEDABAD:** 111-113, 1st Floor - Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006 Tel: 079-30082468/69. **AGARTALA:** Advisor Chowmuhan (Ground Floor), Krishnanagar, Agartala, Agartala-799001, Tel: 09862923301. **AGRA:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002, Tel: 0562-324 2267. **AHMEDNAGAR:** B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar- Aurangabad Road, Ahmednagar -414 001, Tel: 241-6450282. **AJMER:** AMC No. 423/30, Near Church, Brahampuri, Opp T B Hospital, Jaipur Road, Ajmer-305001, Tel: 0145-329 2040. **AKOLA :** Opp. RLT Science College, Civil Lines, Akola-444001, Tel: 724-3203830. **ALIGARH:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001, Tel: 571-3200301. **ALLAHABAD:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad-211001, Tel: 0532-329 1274. **ALLEPPEY:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey-688011, Tel: 477-3209718. **ALWAR:** 256A, Scheme No:1, Arya Nagar, Alwar-301001, Tel: 0144-3200451. **AMARAVATI :** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati-444601, Tel: 0721-329 1965. **AMBALA:** Opposite PEER, BalBhavan Road, Ambala, Ambala-134003, Tel: 171-3248787. **AMRITSAR:** SCO - 18J, 'C', Block Ranjit Avenue, Amritsar-140001, Tel: 0183-5099995, 3221379. **AMRELI:** B1, 1st Floor, Mira Arcode, Library Road, Opp SBS Bank, Amreli-365601, Gujarat. Email: camsamre@camsonline.com Phone no: 02792-220792 **ANAND:** 101, A.P. Tower, B/H, SardharGunj, Next to Nathwani Chambers, Anand-388001, Tel: 02692-325071. **ANANTAPUR:** 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur -515 001, Tel: 8554-326980, 326921. **ANGUL:** Similipada, Near Sidhi Binayak+2 Science College, Angul - 759122. **ANDHERI :** 351, Icon, 501, 5th floor, Western Express Highway, Andheri (East), Mumbai - 400069, Tel: 7303923299. **ANKLESHWAR:** Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, NrValia Char Rasta, GIDC, Ankleshwar-Bharuch -393002, Tel: 02646-310207. **ARAMBAGH:** Ward No 5, Basantapur More, PO Arambag, Hoogly Arambagh - 712601, West Bengal, Tel no. 03211-211003. **ARRAH:** Old NCC Office, Ground Floor, Club Road, Arrah - 802301, Email id: camsaar@camsonline.com. **ASANSOL:** Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303, Tel: 0341- 2316054. **AURANGABAD :** 2nd Floor, Block No. D-21-D-22, Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opposite HDFC Bank, Aurangabad - 431001, Tel: 0240-6450226. **BAGALKOT:** 1st floor, E Block Melligeri



Towers, station road, Bagalkot-587101, Tel: 8354-225329. **BAGALKOT:** Shop No.02 1st Floor, Shreyas Complex, Near Old Bus Stand, Bagalkot-587101, Karnataka. Email: [camsbkt@camsonline.com](mailto:camsbkt@camsonline.com) Phone no: 8354-220909 **BALASORE:** B C Sen Road, Balasore-756001, Tel: 06782-326808. **BANGALORE:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore-560 042, Tel: 080-3057 4709, 3057 4710, 30578004, 30578006. **BANGALORE:** First Floor, 17/1, (272), 12<sup>th</sup> Cross Road, Wilson Garden, Bangalore - 560027 Email: [camsbwg@camsonline.com](mailto:camsbwg@camsonline.com) .Phone no: 09513759058. **BANKURA:** Cinema Road, Nutanganj, Beside Mondal Bakery, PO & District Bankura, Bankura - 722101, West Bengal, Tel. no. 03242-252668. **BAREILLY:** D-61, Butler Plaza, Civil Lines, Bareilly- 243001, Phone No.: 0581-6450121. **BARASAT:** RBC Road, Ground Floor, Near Barasat Kalikrishna Girls High School, Barasat - 700124, Tel No. : 09800154992. **BARDOLI:** F-10, First Wings, Desai Market, Gandhi Road, Bardoli-394601. Gujarat. Email: [camsbrd@camsonline.com](mailto:camsbrd@camsonline.com) Phone no: 08000791814 **BALURGHAT:** Narayanpur, Near Balurghat Bus Stand, P.O & P.S - Balurghat, District Dakshin Dinajpur, West Bengal - 733101, Phone No.: 09679013116. **BASTI:** Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti-272002, Tel: 5542-327979. **BELGAUM:** Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006, Phone No.: 09243689047. **BELLARY:** 18/47/A, Govind Nilaya, Ward No 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102 Email: [camsbry@camsonline.com](mailto:camsbry@camsonline.com) Phone no: 6361070264. **BERHAMPUR:** Kalika Temple Street, Besides SBI BAZAR Branch, Berhampur-760 002, Ganjam, Odisha Tel: 9238120071. **BHAGALPUR:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur-812002, Tel: 641-3209094. **BHARUCH (PARENT: ANKLESHWAR TP):** A-111, 1<sup>st</sup> First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001, Gujarat. Phone No: 098253 04183. **BHATINDA:** 2907 GH,GT Road, Near ZilaParishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar-364002, Tel: 0278-3208387, 2567020. **BHILAI:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai-490020, Tel: 9203900630 / 9907218680. **BHILWARA:** Indraprastha tower, Second floor, Shyamkisabjimandi, Near Mukharji garden, Bhilwara-311001, Tel: 01482-231808, 321048. **BHOPAL:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011, Tel: 0755-329 5873. **BHUBANESWAR:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, KharvelNagar,Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. **BHUJ:** Office No. 4-5, First Floor RTO, Relocation Commercial Complex-B, Opposite Fire Station, Near RTO Circle, Bhuj, Kutch - 370001. Email: [camsbuj@camsonline.com](mailto:camsbuj@camsonline.com) **BHUSAWAL (PARENT: JALGAON TP):** 3, Adelaide Apartment, ChristainMohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201, Tel: -. **BIHAR SHARIF :** R&C Palace, Amber Station Road, Opp. Mamta Complex, BiharSharif-803101, Nalanda, Tel no.- 06112-235054 **BIJAPUR:** 1st floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. **BIJAPUR:** Shop No 6, 2nd Floor Shree Krishna Complex, Near Kanayya Sweets, M G Road, Vijayapura - 586101, Karnataka. Email: [camsbij@camsonline.com](mailto:camsbij@camsonline.com) Phone No:8352-259520. **BIKANER:** Behind Rajasthan patrika, In front of Vijaya Bank,1404, Amar Singh Pura,Bikaner-334001, Tel: 9214245819. **BILASPUR:** Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur - 495001, Chattisgarh, Tel: 9203900626. **BOHOROMPUR:** 107/1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal - 742103. West Bengal. Tel: 08535855998 **BOKARO:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro -827004, Tel: 06542-324 881. **BONGAIGAON:** G.N.B.Road, Bye Lane, Prakash Cinema,PO & Dist. Bongaigaon-783380, Assam.Email: [camsbon@camsonline.com](mailto:camsbon@camsonline.com) Phone no: 03664-230008 **BOLPUR:** Room No. FB26, 1st Floor, Netaji Market, Bolpur, West Bengal - 731204, Phone No.: 09800988054. **BURDWAN:** 1st Floor Above Exide Showroom, 399, G T Road, Burdwan - 713101, Tel: 0342-3241808. **CALICUT:** 29/97G 2nd Floor, Gulf Air Building, Mavoro Road, Arayidathupalam, Calicut-673016, Tel: 0495-325 5984. **CHANDIGARH:** Deepak Tower, SCO 154-155,1st Floor, Sector 17-C, Chandigarh-160 017, Tel: 0172-304 8720, 304 8721, 304 8722, 3048723. **CHANDRAPUR:** Opposite Mustafa Décor,Near Bangalore Bakery, Kasturba Road, Chandrapur-442402, Tel: 7172-253108. **CHENNAI:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034, Tel: 044-39115 561, 39115 562, 39115 563, 39115 565. **CHENNAI:**Rayala Towers, 158, Anna Salai, Chennai - 600002 Tel: 044 30407236. **CHENNAI:** III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600 045. Email: [camstam@camsonline.com](mailto:camstam@camsonline.com) Phone no: 044-22267030 / 29850030. **CHHINDWARA:** Shop No. 01, Near Puja Lawn, Parasia Road, Chhindwara - 480 001, Madhya Pradesh, Tel No: 9203900507. **CHIDAMBARAM:** Shop No. 1 & 2,saradaram complex door no 6-7, Theradikadai street, Chidambaram, Chidambaram-608001, Tel: 4144-221746. **CHITTORGARH:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh -312001, Tel: 1472-324810. **COCHIN:** Ittoop's Imperial Trade Center, Door No. 64/5871 - D, 3rd Floor, M. G. Road (North), Cochin-682 035, Tel: 0484-323 4658. **Cochin:** Modayil Building,Door No. 39/2638 DJ,2nd Floor, 2A, M. G. Road,Cochin - 682 016 **COIMBATORE:** No 1334; Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkteswara Bakery, Coimbatore - 641002, Tel: 0422-2434355/53. **CONTAI:** C/o - Nabin Pradhan,Behind Ujjal Medical Hall,Vill: Jalalkhanbar, PO & PS : Contai, Purba Medinipur - 721401, West Bengal, Tel. no.: 03220- 288226. **COOCHBEHAR:** N. N. Road, Power House Choupathi, Coochbehar - 736101, West Bengal, Tel. no.: 9378451365. **CUTTACK:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001. **DARBHANGA:** Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk Laheriasarai,Darbhanga-846001, Tel: 9204790656. **DAVENEGERE:** 13, 1st Floor, AkkamahadeviSamaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN:** 204/121 NariShilpMandirMarg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112, Tel: 6432-320227. **DEWAS:** Tarani Colony, Near Pushp Tent House, Dewas - 455001, Madhya Pradesh, Tel no: 07272-403382, **DHANBAD:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad-826001, Tel: 0326-2304675. **DHARMAPURI :**16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri -636 701, Tel: 4342-310304. **DHULE:** House No. 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule - 424001, Tel No: 02562 - 640272. **DIBRUGARH:** Amba Complex,Ground Floor,H S Road,Dibrugarh-786001. **DIMAPUR:** MM Apartment,House No; 436 (Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur - 797112, Nagaland Email: [camsdmv@camsonline.com](mailto:camsdmv@camsonline.com). **DURGAPUR:** Plot No. 3601, Nazrul Sarani, City Centre, Durgapur-713 216, Tel: 0343-2545420/30. **ELURU:** 22B-3-9, Karl Marx Street, Powerpet, Eluru, Andhra Pradesh - 534002. Tel: 08812 - 231381 **ERODE:** 197, Seshaiyer Complex, Agraharam Street, Erode-638001, Tel: 0424-320 7730. **FAIZABAD:** 1/13/196, A, Civil Lines, Behind Triupati Hotel, Faizabad - 224001,Uttar Pradesh, Tel No: 9235406436. **FARIDHABAD:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001, Tel: 0129-3241148. **FIROZABAD:** 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283203, Phone No.: 0561 - 2240495.

**GANDHIDHAM:** S-7, Ratnakala Arcade, Plot No. 231, Ward - 12/B, Gandhidham - 370201, Gujarat. Tel. No. - 02836-650116. **GANDHINAGAR:** M-12 Mezzanine Floor, Suman Tower, Sector 11, Gandhinagar - 382011. Tel: 079-23240170. **GANGTOK:** Hotel Mount Olive, Ground Floor, Opposite New Secretariat Office, Gangtok - 737101, Sikkim Tel: 03592-202562 Email: [camsgetka@camsonline.com](mailto:camsgetka@camsonline.com) **GAYA:** North Bisar Tank, Upper ground floor, Near - I. M. A. Hall, Gaya - 823001. Tel No. 0947-2179424. **GHAZIABAD:** B-11, LGF RDC, Rajnagar, Ghaziabad - 201002, Phone No.: 0120-6510540. **GOA:** Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalaxmi Temple, Panaji, Goa - 403 001, Tel: 0832- 6450439. **GODHRA:** 1st Floor, Prem Prakash Tower, B/H B.N.Chambers, Ankleshwar Mahadev Road, Godhra - 389001, Gujarat Email: [camsgdh@camsonline.com](mailto:camsgdh@camsonline.com) Phone no: 08000724711 **GONDAL (PARENT RAJKOT):** A/177, Kailash Complex, Opp. Khedut Decor, GONDAL-360 311, Tel: 0281-329 8158. **GORAKHPUR:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur-273001, Tel: 0551-329 4771. **GULBARGA:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga, Gulbarga-585 101, Tel: 8472-310119. **GUNTUR:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002, Tel: 0863-325 2671. **GURGAON:** SCO - 16, Sector - 14, First floor, Gurgaon-122001, Tel: 0124-326 3763. **GUWAHATI:** Piyali Phukan Road, K. C. Path, House No - 1, Rehabari, Guwahati - 781008, Phone No.: 07896035933. **GWALIOR:** G-6 Global Apartment, KailashVihar Colony, Opp. Income Tax Office, City Centre, Gwalior-474002, Tel: 0751-320 2311. **HALDIA:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, PurbaMedinipur District, Haldia, Haldia-721 602, Tel: 3224-320273. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani, Haldwani -263139, Tel: 5946-313500. **HARIDWAR:** F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand - 249408, Email id: [camshwr@camsonline.com](mailto:camshwr@camsonline.com). **HASSAN:** 'PANKAJA', 2nd Floor, Near Hotel Palika, Race Course Road, Hassan-573201, Karnataka. Email: [camshas@camsonline.com](mailto:camshas@camsonline.com) Phone no: 08172-297205 **HAZARIBAG:** Municipal Market, AnnandaChowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar -383 001, Tel: 2772-321080. **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR:** No.9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO Office, Mathigiri, Hosur - 635110, Tel: 04344-645010. **HUBLI:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **JABALPUR:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. **JALANDHAR:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar-144001, Tel: 0181-2222882. **JALGAON:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA:** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Jalna-431 203, Tel: - **JALPAIGURI:** Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, Post Office & District : Jalpaigur - 735101, West Bengal. **JAMMU:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004, Tel: 09205432061, 2432601. **JAMNAGAR:** 217/218, Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur-831001, Tel: 0657-3294202. **JAUNPUR:** 248, FORT ROAD, Near AMBER HOTEL, Jaunpur -222001, Tel: 5452-321630. **JHANSI:** 372/18 D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi - 284001, Tel: 9235402124/ 7850883325. **JODHPUR:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT:** Jail road, Dholasatra, Near Jonaki Shanga Vidyalyaya, Post Office - Dholasatra, Jorhat - 785001, Assam, Tel : 0376-2932558. **JUNAGADH:** "AASTHA PLUS", 202-A, 2nd floor, Sardarbag road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh - 362001, Gujarat, Tel: 0285-6540002. **KADAPA:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa-516 001, Tel: 8562-322099. **KANGRA:** Collage Road, Kangra, District Kangra-176001, Himachal Pradesh. Email: [camskan@camsonline.com](mailto:camskan@camsonline.com) Phone no: 01892-260089 **KAKINADA:** D No-25-4-29, 1st floor, Kommireddy Vari Street, Beside Warf Road, Opposite Swathi Medicals, Kakinada - 533001, Andhra Pradesh, Phone No.: 0884-6560102. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur-670004, Tel: 497-324 9382. **KANPUR:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur-208 001, Tel: 0512-3918003, 3918000, 3918001, 3918002. **KARIMNAGAR:** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar -505 001, Tel: 878-3205752, 3208004. **KARNAL:** 29, Avtar Colony, Behind Vishal Mega Mart, Karnal - 132001, **KARUR:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur -639002, Tel: 4324-311329. **KASARAGOD:** KMC XXV/88, I, 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod - 671121. Tel: 04994-224326 **KASHIPUR:** Dev Bazar, Bazpur Road, Kashipur-244713 Email: [camskpv@camsonline.com](mailto:camskpv@camsonline.com) **KATNI:** 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI-483 501, Tel: 7622-322104. **KESTOPUR:** S.D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West), Shop No. 1M, Block -C (Ground Floor), Kestopur - 700101, Kolkata. **KHAMMAM:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM-507 001, Tel: 8742-323973. **KHARAGPUR:** Silver Palace, OT Road, Inda-Kharagpur, G.P-Barakola, P.S- Kharagpur Local - 721305, District West Midnapore, Phone No.: 9800456034. **KOLHAPUR:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **KOLKATA:** Saket Building, 44 Park Street, 2nd Floor, Kolkata-700016, Tel: 033-3058 2285, 3058 2303, 30582281. **KOLLAM:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam-691001, Tel: 474-3248376, Cell:9847067534. **KORBA:** Shop No 6, Shriram Commercial Complex, Infront of Hotel Blue Diamond, Ground Floor, T.P. Nagar, Korba-495677, Chhattisgarh. **KOTA:** B-33 'KalyanBhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM:** Thamarapallil Building, Door No - XIII/658, M L Road, Near KSRTC Bus Stand Road, Kottayam - 686001, Phone No.: 9207760018. **KRISHNANAGAR:** R.N Tagore Road, In front of Kotwali P. S., Krishnanagar, Nadia. Pin-741101 **KUMBakonAM:** Jailani Complex, 47, Mutt Street, Kumbakonam-612001, Tel: 435-3200911. **KURNOOL:** Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001, Andhra Pradesh. Tel: 08518-650391. **KUKATPALLY:** No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad - 500072. **LUCKNOW:** Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow-226 001, Tel: 0522-391 8000, 391 8001, 391 8002, 3918003. **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301 8000, 301 8001. **MADURAI:** Ist Floor, 278, North Perumal Maistry street, Nadar Lane, Madurai-625 001, Tel: 0452-325 2468. **MANDI:** 328/12, Ram Nagar, 1st Floor,



Above Ram Traders, Mandi - 175001. Email: [camsmdi@camsonline.com](mailto:camsmdi@camsonline.com) MANDI GOBINDGARH: Opp State Bank Of India ,Harchand Mill Road,Motia Khan, Mandi Gobindgarh -147301, Punjab. Email: [camsmgg@camsonline.com](mailto:camsmgg@camsonline.com) Phone no: 01765-506175 MAHABUBNAGAR: H. No. 1-3-110, Rajendra Nagar, Mahabubnagar - 509001, Telegana. Tel : 09440033182 MALAPPURAM: Kadakkadan Complex,Opp central school,Malappuram-676505, Kerala.Email: [camsmalp@camsonline.com](mailto:camsmalp@camsonline.com) Phone no: 483-2737101 MALDA: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 351-2269071 / 03512-214335. MANDI GOBINDGARH: Opp State Bank Of India ,Harchand Mill Road,Motia Khan, Mandi Gobindgarh -147301, Punjab Email: [camsmgg@camsonline.com](mailto:camsmgg@camsonline.com) Phone no: 01765-506175 MANGALORE: No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003, Tel: 0824-325 1357, 325 2468. MANIPAL: Shop No. A2, Basement Floor, Academy Tower, Opp. Corporation Bank,Manipal - 576104. Email id: [camsmpl@camsonline.com](mailto:camsmpl@camsonline.com) Phone No: 9243689046 MAPUSA (PARENT ISC : GOA): Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Mapusa-403 507, Tel: 09326126122. MARGAO: F4 - Classic Heritage, Near Axis Bank, Opposite BPS Club, Pajifond, Margao, Goa - 403 601. Tel no.: 0832-6480250, MATHURA: 159/160 Vikas Bazar, Mathura-281001, Tel: 0565-3207007. MEERUT: 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002, Tel: 0121-325 7278. MEHSANA: 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana-384 002, Tel: 2762-323985, 323117. MIRZAPUR: DhundhiKatra, Mirzapur-231001, Tel: 5442-220282. MIRZAPUR: First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur - 231001, Uttar Pradesh. Email: [camsmpr@camsonline.com](mailto:camsmpr@camsonline.com) Phone no: 5442 - 220282 MIRAZAPUR: First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur - 231001, Uttar Pradesh.Email: [camsmpr@camsonline.com](mailto:camsmpr@camsonline.com) Phone no: 5442 - 220282 MOGA: Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. MORADABAD: H 21-22, 1st Floor,Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001,Tel: 0591- 6450125. MUMBAI: Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai SamacharMarg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. MUZZAFARPUR: Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 9386350002. MUZZAFFARNAGAR: 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar-251001 Email: [camsmrn@camsonline.com](mailto:camsmrn@camsonline.com) Phone no:131 - 2442233/ 09027985915 MYSORE: No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), SaraswatiPuram, Mysore-570009, Tel: 0821-3294503. NADIAD (PARENT TP: ANAND TP): F-134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001, Gujrat. NAGERCOIL: 47,Court Road, Nagercoil-629 001, Tel: 4652-229549. NAGPUR: 145 Lendra, New Ramdaspath, Nagpur-440 010, Tel: 0712-325 8275, 3258272, 2432447. NAGAON : Amulapathy, V.B.Road, House No.315 ,Nagaon-782003, Assam.Email: [camsnag@camsonline.com](mailto:camsnag@camsonline.com)Phone no: 03672-250111 NAMAKKAL: 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. NALBARI: Ground Floor, Allahabad Bank Building, Dhamdhama Road, Nalbari - 781335, Phone No.: 09854093901/09864033980. NALGONDA: 6-4-80,1st Floor, Above Allahabad Bank, Opposite To Police Auditorium, VT Road, Nalgonda - 508001. E-mail-[camsnlg@camsonline.com](mailto:camsnlg@camsonline.com) NASIK: 1st Floor, " Shradha Niketan ", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422 002, Phone No.: 0253 - 6450102. NANDED: Shop No.8,9 Cellar "Raj Mohammed Complex", Main Road, Sree Nagar, Nanded-431605, Phone No.: 9579444034. NAVSARI: 16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396 445, Gujarat, Tel: 02637-650144. NELLORE: 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore-524001, Tel: 0861-329 8154, 320 1042. NEW DELHI : 7-E, 4th Floor, DeenDayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi -110 055, Tel: 011-30482468, 30588103, 30482468. New Delhi: 306, 3rd Floor, DDA -2 Building, District Centre, Janakpuri, New Delhi -110058. Email: [camsjdel@camsonline.com](mailto:camsjdel@camsonline.com) Nizamabad: 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad - 503001, Telangana. Tel: 08462 - 250018 NOIDA: E-3, Ground floor, Sector 3,Near Fresh Food Factory,Noida - 201301 ONGOLE: Shop No:9, First Floor, DO No:17/1/55, G.V.S Bulding, Kanyaka Parameswri Street, Bandlamitta, Ongole - 523001, Andhra Pradesh. Tel: 08592 - 281514 ONGOLE: Old govt hospital Road, Opp Konigetiguptha Apartments., Ongole-523001, Tel: 8592-281514. PALAKKAD: 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. PALANPUR: Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opposite Old Gunj, Palanpur - 385001., Tel: 9228000472 Email: [camspal@camsonline.com](mailto:camspal@camsonline.com). PANIPAT: 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. PATHANKOT: 13 - A, 1st Floor, Gurjeet Market Dhangu Road, Pathankot - 145001, Punjab. Tel no. 0186 - 3205010. PATIALA: 35, New LalBagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. PATNA: G-3, Ground Floor, Om Vihar Complex,NearSaket Tower, SP Verma Road, Patna-800 001, Tel: 0612-325 5284, 325 5285, 3255286. PERINTHALMANNA: 1st floor, Mashreq Trade centre, Calicut Road, Perinthalmanna, Malappuram (Dist ) - 679322 Kerala, Phone no 4933315153, PHAGWARA: 152-C, Model Town, Phagwara- 144401, Punjab, Phone no: 1824-260336, PONDICHERRY: S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. PORT BLAIR: 1st Floor, Above Mahesh Graphics, Nandanam Complex, Beside Old CCS Building, Junglighthat Port Blair - 744103, Phone No.: 03192-230506. PUNE: Vartak Pride , 1st floor, Survay No 46, City Survay No 1477, Hingne Budruk D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411052. Email id: [camspun@camsonline.com](mailto:camspun@camsonline.com) PRATAPGARH: Opp Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh -230001, Uttar Pradesh. Email: [camspra@camsonline.com](mailto:camspra@camsonline.com)Phone no: 5342-221941 PRODDATUR: Dwarakamayee, D.No 8/239, Opp Saraswathi Type Institute, Sriramula Peta, Proddatur-516360, Andhra Pradesh. Email: [camsppur@camsonline.com](mailto:camsppur@camsonline.com) Phone no: 8564-259650/09010028286 PITAMPURA: Aggarwal Cyber Plaza-Ii, Commercial Unit No 371, 3<sup>rd</sup> Floor, Plot No C-7, Netaji Subhash Place, Pitampura, New Delhi-110034.RAE BARELI: 17, Anand Nagar Complex, Rae Bareli, Rae Bareli -229001, Tel: 535-3203360. RAIGANJ: Rabindra Pally, Beside Gitanjali Cinema Hall, P O & P S Raiganj, Dist - North Dijajpur, Raiganj - 733134, West Bengal. RAIPUR: HIG,C-23, Sector - 1, Devendra Nagar, Raipur-492004, Tel: 0771-3296 404, 3290830. RAJAHMUNDRY: Door No: 6-2-12, 1st Floor,RajeswariNilayam, Near Vamsikrishna Hospital, NyapathiVari Street, T Nagar, Rajahmundry-533 101, Tel: 0883-325 1357. RAJAPALAYAM: No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117, Tel: 4563-327520. RAJKOT: Office 207 - 210, Everest Building, HariharChowk, OppShastriMaidan, LimdaChowk, Rajkot-360001, Tel: 0281-329 8158. RANCHI: 4, HB Road, No: 206, 2nd Floor ShriLok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 8058. RATLAM: Dafria& Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. RATNAGIRI: Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. ROHTAK: SCO - 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001, Haryana, Phone No.: 09254303802.

**ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROURKELA:** 1st Floor, MangalBhawan, Phase II, Power House Road, Rourkela-769001, Tel: 0661-329 0575. **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar-470 002, Tel: 7582-326894. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur-247001, Tel: 132-2712507. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur-768001, Tel: 0663-329 0591. **SANGLI :** Jiveshwar Krupa Bldg, Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416, Tel: - 0233 - 6600510. **SATARA:** 117 / A / 3 / 22, ShukrawarPeth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **SATNA:** 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna - 485 001, Madhya Pradesh, Tel .07672 - 406996 **SATNA: 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Satna-485001, Madhya Pradesh. Email: [camssna@camsonline.com](mailto:camssna@camsonline.com) Phone no: 07879036133** **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHILLONG:** D'Mar Shopping Complex, Lakari Building, 2<sup>nd</sup> Floor, Police Bazar, Shillong-793001, Tel. no. : 0364-2502511. **SILCHAR:** Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar-788005 , Phone No.: 03842-230407. **SHIMLA:** I Floor, Opp. PanchayatBhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** No.65 1st Floor, Kishnappa Compound, 1st Cross, HosmaneExtn, Shimoga - 577 201, Karnataka, Phone : 9243689049. **SIKAR:** 1st Floor, Opposite Yash Tower Parking, Pawan Travels Street, Front of City Center Mall, Station Road, Sikar-332001, Rajasthan. Email: [camssik@camsonline.com](mailto:camssik@camsonline.com) Phone no: 01572-240990 **SILIGURI:** 78, Haren Mukherjee Road, 1st floor, Besides SBI Hakimpara, Siliguri - 734001, Phone: 9735316555 , Tel: 9735316555. **SIRSA:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near AryaKanya School, Sitapur, Sitapur-261001, Tel: 5862-324356. **SOLAN :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212, Tel: 1792-321075. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 SiddheshwarPeth, Near Pangal High School, Solapur-413001, Tel: 0217-3204200. **SONEPAT:** SCO-11-12, 1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonapat - 131001, Email id: camssnp@camsonline.com. **SEERAMPORE:** 47/5/1, Raja Rammohan Roy Sarani, PO. Mallickpara, Dist. Hoogly, Seerampore-712203, Tel No: 033 - 26628176. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 4-4-96, First Floor, VijayaGanapathi Back Side, Nanubala Street, Srikakulam-532 001, Tel: 8942- 650110. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 09389 403149. **SURAT: Shop No - G - 5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395002 Email: [camssur@camsonline.com](mailto:camssur@camsonline.com) .** **SURENDRANAGAR:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar-363035, Tel: 2752-320233. **SURI:** Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri, West Bengal - 731101, Tel. no. 09333749633. **TAMLUK:** Behind Mass ClinicVill Padumbasan, Tamluk - 721636, Phone No.: 09800224303. **THANE:** Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Expressway, Thane (West) - 400 601. Phone No.: 022-25395461. **THIRUPPUR:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur-641601, Tel: 0421-3201271. **THIRUVALLA:** 24/590-14, C.V.P Parliament Square Building, Cross Junction, Thiruvalla - 689 101, Kerala, Tel no: 0469 - 6061004. **TINSUKIA:** Dhawal Complex, Ground Floor, Durgabari, RangagoraRoad, Near Dena Bank, Tinsukia-786125, Tel: 374-2336742. **TIRUNELVELI:** No. 51/72, I Floor, K.A.P Complex, (Nachiyar Super Market-Upstairs) Trivandrum Road, Palayamkottai , Tirunelveli - 627002. Phone No: 0462 - 4950788 Email : camstrv@camsonline.com. **TIRUPATHI:** Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, TirumalaByepass Road, Tirupathi-517 501, Tel: 0877-3206887. **TRICHUR:** Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909. **TRIVANDRUM:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004, Tel: 0471-324 0202. **TUTICORIN:** Ground Floor, Mani Nagar, Tuticorin, Tuticorin-628 008, Tel: 461-3209960. **TEZPUR:** Kanak Tower-1st Floor, Opposite IDBI Bank/ICICI Bank, C. K. Das Road, Tezpur Sonitpur, Assam - 784001, Phone No.: 3712 - 225252. **UDAIPUR** Shree Kalyanam, 50, Tagore Nagar, Sector - 4, Hiranmagri, Udaipur - 313001, Rajasthan. Phone no.: 9214245812. **UDHAMPUR:** Guru Nanak Institute, NH-1A, Udhampur - 182101, Jammu, Tel no: 191-2432601. **UJJAIN :** 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain -456 010, Tel: 734-3206291. **UNJHA (PARENT: MEHSANA):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha -384 170, Tel: -. **VADODARA:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007, Tel: 0265-301 8032, 301 8031. **VALSAD:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001, Tel: 02632-324623. **VAPI:** 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 0260 - 6540104. **VARANASI: Varanasi- Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathayatra, Beside Kuber Complex, Varanasi-221010, Uttar Pradesh, VASCO(PARENT GOA):** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama -403802, **VASHI:** BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705, Email id: camsvsh@camsonline.com. **VELLORE:** No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore-632 001, Tel: 0416-3209017. **VIJAYNAGARAM:** Portion 3, First Floor No:3-16, Behind NRI Hospital, NCS Road, Srinivasa Nagar, Vijaynagaram-535003. Email: [camsvzm@camsonline.com](mailto:camsvzm@camsonline.com) **VIJAYAWADA:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada-520 010, Tel: 0866-329 9181, 329 5202. **VILLUPURAM:** Ms.R Anjali,C/O Mr.Rajkumar, Sri Suswani Towers,595-597, Nehruji Road, 2nd Floor, Villupuram-605602, Tamil Nadu. Email: [camsvlm@camsonline.com](mailto:camsvlm@camsonline.com) Phone no: 04146-229975/229976 **VISAKHAPATNAM: CAMS Service Centre, Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam - 530 016 , Phone No.: 0891 6502010. WARANGAL:** A.B.K Mall, Near Old Bus Depot Road, F-7, Ist Floor, Ramnagar, Hanamkonda, Warangal - 506001, Tel. no. 0870 - 6560141. **WARDHA:** Opp. Raman Cycle Industries, Krishna Nagar, Wardha - 442001, Maharashtra. Email: [camswar@camsonline.com](mailto:camswar@camsonline.com) Phone no: 7152-242724 **WAYANAD:** 2nd Floor, AFFAS Building, Kalpetta, Wayanad - 673121. Phone no: 04936-204248 Email: [camswyd@camsonline.com](mailto:camswyd@camsonline.com) **YAMUNA NAGAR:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar-135 001, Tel: 1732-316770. **YAVATMAL:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatmal-445 001, Tel: 7232-322780.