
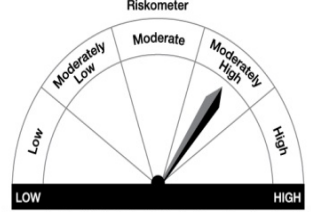




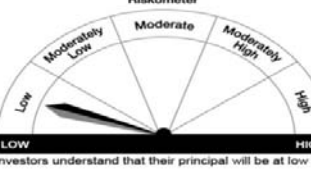


COMBINED SCHEME INFORMATION DOCUMENT OF

<u>Product Labeling</u>		
Name of the Scheme	This product is suitable for investors who are seeking*:	<u>Riskometer</u>
 <b>SBI MAGNUM MULTIPLIER FUND</b> An Open-ended Equity Scheme <small>(Previously known as SBI Magnum Multiplier Plus Scheme: 1993)</small>	<ul style="list-style-type: none"> <li>Long-term capital appreciation.</li> <li>Investments in diversified portfolio of equities of high growth companies to provide a blend of long term capital appreciation and liquidity.</li> </ul>	 <small>Investors understand that their principal will be at moderately high risk</small>
 <b>SBI MAGNUM Balanced Fund</b> (An Open-ended Balanced Fund)	<ul style="list-style-type: none"> <li>Long-term capital appreciation.</li> <li>Investment in a mix of debt and equity through stocks of high growth companies and relatively safe portfolio of debt to provide both long term capital appreciation and liquidity.</li> </ul>	
 <b>SBI MAGNUM Equity Fund</b> (An open ended Equity Scheme)	<ul style="list-style-type: none"> <li>Long-term capital appreciation.</li> <li>Investments in high growth companies along with the liquidity of an open-ended scheme through investments primarily in equities.</li> </ul>	
 <b>SBI MAGNUM Global Fund</b> An Open-ended Equity Scheme	<ul style="list-style-type: none"> <li>Long-term growth opportunity.</li> <li>Investments in Indian equities, PCDs and FCDs from selected industries with high growth potential to provide investors maximum growth opportunity.</li> </ul>	
 <b>SBI Premier Liquid Fund</b> (An open-ended Liquid Scheme)	<ul style="list-style-type: none"> <li>Regular income for short term.</li> <li>investment in Debt and Money Market securities.</li> </ul>	 <small>Investors understand that their principal will be at low risk</small>

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

Continuous Offer of Units at NAV related prices

Mutual Fund	Trustee Company	Asset Management Company
SBI Mutual Fund ('SBI MF')	SBI Mutual Fund Trustee Company Private Limited ('Trustee Company') CIN : U65991MH2003PTC138496	SBI Funds Management Private Limited ('AMC') <i>(A joint venture between SBI and AMUNDI)</i> CIN : U65990MH1992PTC065289
<b>Corporate Office</b>	<b>Registered Office:</b>	<b>Registered Office:</b>
9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051.	9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051.	9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051.

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

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

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

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Official Points of Acceptance of Transactions of SBI Mutual Fund or log on to our website.

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

This Scheme Information Document is dated June 26, 2015.

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**HIGHLIGHTS OF THE SCHEME**

	SBI Magnum Multiplier Fund	SBI Magnum Balanced Fund	SBI Magnum Equity Fund	SBI Magnum Global Fund
<b>Type of the Scheme</b>	An open-ended Equity Scheme	An open ended Balanced Scheme	An open-ended equity Scheme	An open-ended equity scheme
<b>Investment Objective</b>	<p>The objective of the scheme is to provide the investor with long term capital appreciation/dividends along with the liquidity of an open-ended scheme.</p> <p>The Scheme will invest in diversified portfolio of equities of high growth companies.</p>	<p>To provide investors long term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in a relatively safe portfolio of debt.</p>	<p>The objective of the scheme is to provide the investor long term capital appreciation by investing in high growth companies along with the liquidity of an open-ended scheme through investments primarily in equities and the balance in debt and money market instruments.</p>	<p>To provide the investors maximum growth opportunity through well researched investments in Indian equities, PCDs, and FCDs from selected industries with high growth potential, and Bonds.</p>
<b>Investment in</b>	The scheme would invest the monies in a diversified basket of equity and equity related instruments, debt and money market instruments	The scheme would invest the monies in a diversified basket of equity and equity related instruments, debt and money market instruments	The scheme would invest the monies in a diversified basket of equity and equity related instruments, debt and money market instruments	The scheme would invest the monies in Equity partly convertible debentures, fully convertible debentures and money market instrument.
<b>Liquidity</b>	Open-ended. Fresh purchases and redemption at NAV related price on all business day			
<b>Plans / Options</b>	<p>The Schemes has two plans viz. Regular plan &amp; Direct 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><b>Eligible investors:</b> All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p><b>Modes for applying:</b> 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 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>Both plans provide two options for investment - Growth Option and Dividend Option. Under the Dividend option, facility for reinvestment, payout &amp; transfer of dividend is available. Between "Growth" or "Dividend" option, the default will be treated as "Growth". In "Dividend" option</p>			

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<b>Dividend Frequency</b>	Frequency at the discretion of Trustee. Dividend will be declared subject to availability and the adequacy of the surplus in the scheme																																							
<b>Transparency</b>	The AMC will endeavor to publish the NAV in a two daily news papers and also update the NAV's on the website of Association of Mutual Funds of India ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) by 9.00 p.m. on every business day. NAVs will also be displayed on the Website of the Mutual Fund.  The Mutual Fund shall disclose portfolio as on the last day of the month of the respective Fund(s) under the Scheme on its website viz. <a href="http://www.sbimf.com">www.sbimf.com</a> on or before the tenth day of the succeeding month in the prescribed format. As per SEBI (Mutual Fund) Regulations, 1996, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders. The AMC shall update the NAV on the website of Association of Mutual Funds in India AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) by 9.00 p.m. everyday.																																							
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<b>SIP/SWP/STP facilities</b>	Available	Available	Available	Available																																				
<b>Minimum Investment Size (Non SIP)</b>	Rs. 5000/- & in multiples of Re. 1	Rs. 5000/- & in multiples of Re. 1	Rs. 5000/- & in multiples of Re. 1	Rs. 5000 & in multiples of Re. 1																																				
<b>Additional Purchase</b>	Rs. 1000/- & in multiples of Re. 1	Rs. 1000/- & in multiples of Re. 1	Rs. 1000/- & in multiples of Re. 1	Rs.1000/- & in multiples of Re. 1																																				
<b>Minimum redemption size (Non SWP)</b>	Rs. 1000 /- or 100 units or account balance which ever is lower	Rs. 1000/- or 100 units or account balance which ever is lower	Rs. 1000/- or 100 units or account balance which ever is lower	Rs.1000/- or 100 units or account balance which ever is lower																																				
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<b>Switches</b>	Allowed	Allowed	Allowed	Allowed																																				

	<b>SBI Premier Liquid Fund</b>											
<b>Type of the Scheme</b>	An open-ended Liquid Scheme											
<b>Investment Objective</b>	The investment objective of the scheme will be to provide attractive returns to the Magnum/Unit holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt and money market instruments											
<b>Investment in</b>	The scheme would invest the monies in Cash and alternate to Call Money Market instrument, Corporate debenture and Bonds /PSU, FI Government guaranteed Bonds, Government Securities including Securitized Debt, International bonds and Derivative instruments.											
<b>Liquidity</b>	Open-ended. Fresh purchases and redemption at NAV related price on all business day											
<b>Plans /Options</b>	<p>The Scheme has two plans viz. Regular plan &amp; Direct 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><b>Eligible investors:</b> All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p><b>Modes for applying:</b> 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 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>Both plans provide two options for investment - Growth Option and Dividend Option. Under the Dividend option, facility for reinvestment, payout &amp; transfer of dividend is available. Between "Growth" or "Dividend" option, the default will be treated as "Growth". In "Dividend" option between "Reinvestment", "Payout" or "Transfer", the default will be treated as "Payout".</p> <p>In case of Regular and Direct plan the default plan under following scenarios will be:</p> <table border="1" data-bbox="535 1680 1380 1827"> <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> </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
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<b>Dividend Frequency</b>	Daily, Weekly and Fortnightly \$#			
<b>Transparency</b>	<p>The NAV will be calculated and disclosed on daily basis. The AMC will endeavor to publish the NAV in a two daily news papers and also update the NAV's on the website of Association of Mutual Funds of India (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 9.00 p.m.. NAVs will also be displayed on the Website of the Mutual Fund.</p> <p>The Mutual Fund shall disclose portfolio as on the last day of the month of the respective Fund(s) under the Scheme on its website viz. <a href="http://www.sbimf.com">www.sbimf.com</a> on or before the tenth day of the succeeding month in the prescribed format. As per SEBI (Mutual Fund) Regulations, 1996, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 &amp; September 30) or mailed to the Unit holders.</p> <p>The AMC shall update the NAV on the website of Association of Mutual Funds in India AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 9.00 p.m.</p>			
<b>SIP/SWP/STP facilities</b>	Not Available			
<b>Minimum Investment Size (Non SIP)</b>	Rs. 50,000 & in multiples of Re. 1			
<b>Additional Purchase</b>	Rs. 10,000 & in multiples of Re. 1			
<b>Minimum redemption size (Non SWP)</b>	Rs. 10,000 or 10 units or account balance whichever is lower			
<b>Cheque /Draft in favour of</b>	"SBI Premier Liquid Fund"			
<b>Switches</b>	Allowed			

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

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

## I. INTRODUCTION

### A. RISK FACTORS

#### 1. Standard Risk Factors

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

#### 2. Common Scheme-specific Risk Factors

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

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

- c. Redemption by the Magnum/Unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund their directors or their employees shall not be liable for any tax consequences that may arise.
- d. The tax benefits described in this Scheme Information Document are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his/her/its own professional tax advisor.
- e. Stock Lending: There are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement. Such failure can result in the possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing thereon.
- f. Investments under the scheme may also be subject to the following risks:



- i. Equity and equity related risk: Equity instruments carry both company specific and market risks and hence no assurance of returns can be made for these investments.
  - ii. Credit risk: Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.
  - iii. Liquidity Risk pertains to how saleable a security is in the market. If a particular security does not have a market at the time of sale, then the scheme may have to bear an impact depending on its exposure to that particular security.
  - iv. Interest Rate risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.
  - v. Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
  - vi. Derivative risks: The derivatives will entail a counterparty risk to the extent of amount that can become due from the party. The cost of hedge can be higher than adverse impact of market movements. An exposure to derivatives in excess of the hedging requirements can lead to losses. An exposure to derivatives can also limit the profits from a genuine investment transaction. Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities and also on the suitable and acceptable benchmarks. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with the investing directly in securities and other traditional investments. Derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Also, the market for derivative instruments is nascent in India.
- g. Securitized Debt:**
- Liquidity risk:** There is no assurance that a deep secondary market will develop for the instrument. This could limit the ability of the investor to resell them.
- Limited Recourse:** The instruments represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the buyer of the security against the Investors' Representative.
- Delinquency and Credit Risk:** Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Monthly Investor Payouts to the Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Vehicle/Asset. However many factors may affect, delay or prevent the repossession of such Vehicle/Asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such Vehicle/Asset may be sold may be lower than the amount due from that Obligor.
- Risks due to possible prepayments:** Full prepayment of a contract may lead to an event in which investors may be exposed to changes in tenor and yield.
- Bankruptcy of the Originator or Seller:** If the service provider becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that either the sale from each Originator was not a sale then an Investor could experience losses or delays in the payments due under the instrument.
- h. The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme.
  - i. Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels of risk. Accordingly the scheme's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risk than bonds, which are AA rated

- j. Subject to necessary approvals, the Scheme may invest in overseas markets, which carry a risk on account of fluctuations in the foreign exchange rates.
- 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 could arise if the counterparty does not return the security as contracted on due date. The liquidation of underlying bonds in case of counterparty default would depend on the liquidity of the bond and market conditions at that time. 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.

In the event of the scheme being unable to pay back the money to the counterparty as contracted in case of transactions as a borrower, the counter party may dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the Mutual Fund. Thus, the scheme may in remote cases suffer losses. This risk is normally mitigated by better cash flow planning to take care of such repayments.

### 3. Scheme Specific Risk Factors

#### **SBI Magnum Multiplier Fund**

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

#### **SBI Magnum Balanced Fund**

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

#### **SBI Magnum Equity Fund**

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

#### **SBI Magnum Global Fund**

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

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

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

### 4. RISK CONTROL:

Investments in equity and equity related securities and debt securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging.

In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.

Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.

For risk control, the following may be noted:

**Liquidity risks:**

The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.

**Concentration Risk**

The scheme would be investing across PSUs and would endeavour to have an optimum degree of diversification across sectors and market capitalization ranges in order to mitigate Concentration Risk.

**Interest Rate Risk:**

Changes in interest rates affect the prices of bonds as well as equities. If interest rates rise the prices of bonds fall and vice versa. Equity might be negatively affected as well in a rising interest rate environment. A well-diversified portfolio may help to mitigate this risk. Further, the Scheme may use Interest rate derivatives to mitigate the interest rate risks and rebalance the portfolio.

**Political/Government Policy Risk:**

Changes in government policy and political decision can change the investment environment. They can create a favorable environment for investment or vice versa.

**Volatility risks:**

There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification across companies and sectors within PSUs. The scheme may also use derivatives for the purpose of hedging in volatile markets.

**B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

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

**C. SPECIAL CONSIDERATIONS, IF ANY:**

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

#### D. DEFINITIONS AND EXPLANATIONS OF TERMS USED

##### Applicable NAV for sale of Magnums/units:

**For Others (except Liquid Schemes) For subscription below Rs. Two Lakhs:**  
 In respect of valid applications received upto the cut-off time, by the Mutual Fund at any of the official point of acceptance alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after the cut-off time, by the Mutual Fund at any of the official point of acceptance alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

**For subscription of Rs Two Lakhs and above :**In respect of purchase of units of mutual fund schemes (other than liquid schemes), the closing NAV of the day on which the funds are available for utilization shall be applicable provided the funds are realised up to 3.00 pm on a business day, subject to the transaction being time stamped appropriately.

##### For Purchase (For Liquid Schemes)

1. Where the application is received upto 2.00 p.m. on a day and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective liquid schemes/plans before the cut-off time i.e. available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;
2. Where the application is received after 2.00 p.m. on a day and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective liquid schemes/plans on the same day i.e. available for utilization on the same day- the closing NAV of the day immediately preceding the next business day shall be applicable;
3. Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/purchase as per the application are not credited to the bank account for the respective liquid schemes/plans before the cut-off time i.e. not available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.

##### For allotment of units in respect of Switch - in to Liquid Schemes from other schemes:

It is necessary that:

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

##### Applicable NAV for Redemption Of magnums/units:

##### For SBI Premier Liquid Fund

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

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

**For Others:** In respect of valid applications received upto the cut-off time by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next business day shall be applicable.

**Asset Management Company or The AMC/ SBIFMPL**

: SBI Funds Management Private Limited, the Asset Management Company, incorporated under the Companies Act, 1956 and authorized by SEBI to act as Investment Manager to the Schemes of SBI Mutual Fund.

**Business Day**

: **For all Schemes except SBI Premier Liquid Fund**

A day other than

(i) Saturday or Sunday; (ii) a day on which both the National Stock Exchange of India Limited and the Bombay Stock Exchange Limited are closed (iii) a day on which the Purchase/Redemption/Switching of Units is suspended (iv) a day on which banks in Mumbai and / RBI are closed for business/clearing except when National Stock Exchange of India Limited and the BSE Limited are open (v) a day which is a public and /or bank holiday at OPAT of SBI MF where the application is received (vi) a day on which normal business cannot be transacted due to storms , floods, natural calamities , bandhs, strikes or such other events as the AMC may specify from time to time.

The AMC reserves the right to declare any day as a Business day or otherwise at any of the OPAT of SBI MF."

**For SBI Premier Liquid Fund**

A day other than

(i) Saturday or Sunday; (ii) a day on which both the National Stock Exchange of India Limited and the BSE Limited are closed (iii) a day on which the Purchase/Redemption/Switching of Units is suspended (iv) a day on which banks in Mumbai and / RBI are closed for business/clearing (v) a day which is a public and /or bank holiday at OPAT of SBI MF where the application is received (vi) a day on which normal business cannot be transacted due to storms , floods, natural calamities , bandhs, strikes or such other events as the AMC may specify from time to time.

The AMC reserves the right to declare any day as a Business day or otherwise at any of the OPAT of SBI MF.

**Cut-off time**

: For all schemes except SPLF: 3.00 p.m. and for SPLF, Purchase: 2. 00 pm & redemption: 3.00 pm

**CNX Nifty Index**

: An index owned, composed and operated by India Index Services and Products Ltd.

**Date of Application**

: The date of receipt of a valid application complete in all respect for issue or repurchase of Magnum/ Units of this scheme by SBIFMPL at its various offices/branches or the designated centers of the Registrar.

**Derivatives**

: Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, commodity or index, such as: interest rates, exchange rates, commodities, and equities.

**Equity & Equity related Instruments**

: Equity and Equity Related Instruments include stocks and shares of companies, foreign currency convertible bonds, ADR/GDR, derivative instruments like stock future/options and index futures and options, warrants, convertible preference shares.

<b>Entry Load</b>	: Entry Load means a one-time charge that the investor pays at the time of entry into the scheme. In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, No entry load will be charged with respect to applications for purchase / additional purchase / switch-in accepted by the Fund.
<b>Exit Load</b>	: A charge paid by the investor at the time of exit from the scheme(s).
<b>Forward Rate Agreement/FRA</b>	: A FRA is an agreement to pay or receive the difference between the agreed fixed rate and actual interest prevailing at a stipulated future date. The interest rate is fixed now for a future agreed period wherein only the interest is settled between the counter parties.
<b>Gilts / Govt. Securities</b>	: Securities created and issued by the Central Government and/or State Government, as defined under section 2 of Public Debt Act 1944 as amended or re-enacted from time to time.
<b>Interest Rate Swaps</b>	: Interest Rate Swaps (“IRS”) is a financial contract between two parties exchanging a stream of interest payments for a notional principal amount on multiple occasions till maturity. Typically, one party receives a pre-determined fixed rate of interest while the other party receives a floating rate, which is linked to a mutually agreed benchmark with provision for mutually agreed periodic resets.
<b>SMBALF</b>	: SBI Magnum Balanced Fund, an Open-ended Balanced Scheme.
<b>SMEF</b>	: SBI Magnum Equity Fund, an Open-ended Equity scheme.
<b>SMGLF</b>	: SBI Magnum Global Fund, an Open-ended Equity Scheme.
<b>SMMF</b>	: SBI Magnum Multiplier Fund, an Open-ended Equity Scheme.
<b>SPLF</b>	: SBI Premier Liquid Fund, an Open-ended Liquid Scheme.
<b>Magnum / Units</b>	: One undivided unit issued under the Scheme by the SBI Mutual Fund
<b>Magnum Holder / Unit Holder</b>	: Any eligible applicant who has been allotted and holds a valid Magnum / units in his /her/its name.
<b>Major</b>	: means the age at which a person is deemed to attain majority under the provisions of the Indian Majority Act, 1875, as amended from time to time.
<b>Majority Age</b>	: means the age at which a person is deemed to attain majority under the provisions of the Indian Majority Act, 1875, as amended from time to time.
<b>Money Market Instruments</b>	: Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Collateralised Borrowing & Lending Obligation (CBLO), Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations prevailing from time to time.
<b>NAV related price</b>	: The Repurchase Price and the Sale Price are calculated on the basis of NAV and are known as NAV related prices. The Repurchase Price is calculated by deducting the exit load factor (if any) from the NAV and the Sale Price is the price at which the Units can be purchased based on Applicable NAV.
<b>Net Asset Value / NAV</b>	: Net Asset Value of the Units of the Scheme(s) (including plans / options thereunder) calculated in the manner provided in this Scheme Information Document or as may be prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.

<b>Non Resident Indian / NRI</b>	: A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under Foreign Exchange Management (Investment in firm or proprietary concern in India) Regulations, 2000.
<b>NSE MIBOR</b>	: NSE MIBOR is an acronym for National Stock Exchange (NSE) Mumbai Inter Bank Offer Rate. This rate is computed by NSE on basis of indication by various market participants and published daily.
<b>Official Points of Acceptance of Transactions (OPAT)</b>	: means SBIFMPL Registered Office/ SBIFMPL Investor Service Centers/Investor Service Desks, website of the Mutual Fund i.e. <a href="http://www.sbimf.com">www.sbimf.com</a> , SBIFMPL overseas point of acceptance or the designated centers of the Registrars.
<b>Options</b>	: An Option gives holder the right (but not the obligation) to buy or sell a security or other asset during a given time for a specified price called the 'Strike' price.
<b>Sale Price</b>	: The price at which the Magnums / Units can be purchased and calculated in the manner provided in this Scheme Information Document.
<b>Scheme Information Document/ the Scheme</b>	: This document issued by SBI Funds Management (P) Ltd. / SBI Mutual Fund, containing the terms of offering Magnums / Units of the, SBI Magnum Multiplier Fund, SBI Magnum Balanced Fund, SBI Magnum Equity Fund, SBI Magnum Global Fund, SBI Premier Liquid Plan {erstwhile Magnum Institutional Income Fund} ('the schemes') of SBI Mutual Fund as per the terms contained herein. Modifications to the Scheme Information Document, if any, shall be made by way of an addendum which will be attached to the Scheme Information Document. On issuance and attachment of addendum, the Scheme Information Document will be deemed to be an updated Scheme Information Document.
<b>RBI</b>	: Reserve Bank of India, established under Reserve Bank of India Act, 1934.
<b>Repurchase/Exit Load</b>	: The repurchase load means a charge paid by the investor at the time of exit from the scheme.
<b>Redemption /Repurchase Price</b>	: The price (being Applicable NAV minus Exit Load, if any) at which the units can be redeemed and calculated in the manner provided in this Scheme Information Document.
<b>Registrars</b>	: The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBIMF. M/s Computer Age Management Services (Pvt.) Ltd. (SEBI Registration Number: INR 000002813). (Computer Age Management Services Pvt. Ltd. Rayala Towers, 158, Anna Salai, Chennai - 600002 and (having Registered Office: A & B Lakshmi Bhavan, 609, Anna Salai, Chennai - 600 006, India), has been appointed as Registrars and Transfer Agents to the Schemes
<b>Repos</b>	: Sale of Government Securities with simultaneous agreement to repurchase them at a later date.
<b>Reverse Repos</b>	: Purchase of government securities with simultaneous agreement to sell them at a later date.
<b>Sales /Entry Load</b>	: Sales Load means a one-time charge that the investor pays at the time of entry into the scheme.
<b>Sale Price</b>	: The Sale Price is the price an investor pays for a Magnum / Unit of the scheme at the time of entry.

<b>SBIMFTCPL/Trustees</b>	: SBI Mutual Fund Trustee Company Private Limited, a wholly owned subsidiary of SBI, incorporated under the provisions of the Companies Act, 1956. The registered office of SBIMFTCPL is situated at 9 <sup>th</sup> Floor, Crescenzo, C - 38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051. SBIMFTCPL is the Trustee to the SBIMF vide the Restated and Amended Trust Deed dated December 29, 2004, to supervise the activities of The Fund as disclosed in the section "Constitution of the Mutual Fund" in the Scheme Information Document.
<b>SEBI</b>	: Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.
<b>SEBI Regulations</b>	: Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 for the time being in force and as amended from time to time, [including by way of circulars or notifications issued by SEBI, the Government of India].
<b>Securitized Debt</b>	: A financial instrument (bond) whose interest and principal payments are backed by an underlying cash flow from another asset. More information on this asset class is disclosed in the Section on Investment Objectives and Policies.
<b>Sponsor / Settlor</b>	: State Bank of India, having its Corporate Office at State Bank Bhavan, Madame Cama Road, Mumbai - 400 021, which has made an initial contribution of Rs. 5 lacs towards the trust fund and has appointed the Trustees to supervise the activities of The Fund.
<b>Switches</b>	<p><b>Switch In</b> - Investments in the scheme from any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p> <p><b>Switch Out</b> - Repurchase/Redemption from the scheme to any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p>
<b>The Custodians</b>	: The custodians to the scheme(s) whose appointment is approved by the Trustees of SBI Mutual Fund. SBI-SG Global Securities Services Pvt. Ltd. (SEBI Registration Number: IN/CUS/022) having Registered Office at 12th Floor, State Bank Bhavan, Madame Cama Road, Mumbai - 400021 and Corporate Office at Jeevan Seva, Annexe Building, Ground Floor, S. V. Road, Santacruz (West), Mumbai - 400054 has been appointed as Custodian to the Schemes.
<b>The Fund</b>	: Means SBI Mutual Fund (SBIMF); constituted as a Trust with SBI Mutual Fund Trustee Company Private Limited as Trustee and registered with SEBI.
<b>The Offer</b>	: The issue of Magnums/Units of the Scheme(s) as per the terms contained in this Combined Scheme Information Document.
<b>Unit Capital</b>	: The aggregate face value of the Units issued and outstanding under the scheme(s).



**E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

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

For SBI Funds Management Private Limited

Signature : Sd/-

Name : **Dinesh Kumar Khara**  
Managing Director & CEO

Date: June 25, 2015  
Place: Mumbai.

## II. INFORMATION ABOUT THE SCHEME

### 1. SBI MAGNUM MULTIPLIER FUND (Previously known as SBI Magnum Multiplier Plus Scheme 1993)

#### A. The Scheme:

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

#### B. TYPE OF THE SCHEME - An Open-ended equity scheme.

#### C. INVESTMENT OBJECTIVE OF THE SCHEME

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

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

#### D. SCHEME ASSET ALLOCATION & INVESTMENT STRATEGIES

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

Instruments	Indicative Allocations (% of Total Net Assets) Min & Max	Risk Profile High/Medium/Low
Equities and equity related instruments	Not less than 70%	Medium to High
Debt instruments (including Securitized Debt) and Govt. Securities Debt	Not more than 30%	Low to Medium
Securitized Debt	Not more than 10% of investments in debt instrument	Medium to High
Money Market instruments <sup>^</sup>	Balance	Low

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

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

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

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

#### E. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Equities and equity related instruments, Debt instruments including securitized debt instruments, repo in corporate debt securities and Money Market instruments

## F. FUNDAMENTAL ATTRIBUTES

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

The following attributes will be considered as fundamental attributes:

a) **Type of scheme:**

Open-ended equity scheme.

b) **Investment Objective:** -To generate long-term capital appreciation through investment in equities of high growth companies and debt and money market instruments.

o Main Objective - Growth

o Investment pattern - The indicative portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations for detailed asset allocation pattern refer Section D above.

c) **Terms of Issue:**

Sale of Units: Units would be offered for subscription on all business days at NAV related prices.

Liquidity: The scheme would provide repurchase facility to investors on an ongoing basis on all business day

Aggregate fee and expenses: Would be restricted to the ceilings of recurring expenses stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulation. The fee and expenses proposed to be charged by the scheme is detailed in Section Fee and Expenses.

d) **Any safety net or guarantee provided**

This Scheme does not provide any guaranteed or assured return to its investors.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustee shall ensure that no change in the fundamental attributes of the Scheme thereunder or the trust or fees and expenses payable or any other change which would modify the scheme and affects the interest of magnum / unit holders, shall not be carried out unless, a written communication about the proposed change is sent to each Magnum / unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and the magnum / unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

## 2. SBI MAGNUM BALANCED FUND

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

B. **INVESTMENT OBJECTIVE OF THE SCHEME**

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

C. **SCHEME ASSET ALLOCATION & INVESTMENT STRATEGIES**

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

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

Instruments	Indicative Allocations (% of Total Net Assets) Min & Max	Risk Profile High/Medium/Low
Equities	Not less than 50%	Medium to High
Debt instruments like Debenture, bonds etc.	Up to 40%	Medium to Low
Securitized Debt	Not more than 10% of investments in debt instrument	Medium to High
Money Market instruments*	Balance	Low

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

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

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

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

#### D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Equities, Debt instruments including securitized debt instruments, repo in corporate debt securities and Money Market instruments

#### E. FUNDAMENTAL ATTRIBUTES:

The following attributes will be considered as fundamental attributes:

##### a. Type of Scheme:

Open-ended Balanced fund

##### b. Investment Objective:

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

- o Main Objective - Growth
- o Investment pattern - The indicative portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations for detailed asset allocation pattern refer Section C above.

##### c. Terms of Issue:

Sale of Units: Units would be offered for subscription on all business days at NAV related prices.

Liquidity: The scheme would provide repurchase facility to investors on an ongoing basis on all business day

Aggregate fee and expenses: Would be restricted to the ceilings of recurring expenses stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulation. The fee and expenses proposed to be charged by the scheme is detailed in Section Fee and Expenses.

**(d) Any safety net or guarantee provided**

This Scheme does not provide any guaranteed or assured return to its investors.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustee shall ensure that no change in the fundamental attributes of the scheme thereunder or the trust or fees and expenses payable or any other change which would modify the scheme and affects the interest of magnum / unit holders, shall be carried out unless, - a written communication about the proposed change is sent to each magnum / unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and the magnum / unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

**3. SBI MAGNUM EQUITY FUND**

**A. The Scheme**

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

**B. TYPE OF THE SCHEME - An Open-ended equity scheme.**

**C. INVESTMENT OBJECTIVE OF THE SCHEME**

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

**D. SCHEME ASSET ALLOCATION & INVESTMENT STRATEGIES**

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

Instruments	Indicative Allocations (% of Total Net Assets) Min & Max	Risk Profile High/Medium/Low
Equities and related instrument	Not less than 70%	Medium to High
Debt instruments	Not more than 30%	Low to Medium
Securitized Debt	Not more than 10% of investments in debt instrument	Medium to High
Money Market instruments*	Balance	Low

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

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

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

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

#### **E. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST**

Equities and equity related instruments, Debt instruments including securitized debt instruments, repo in corporate debt securities and Money Market instruments

#### **F. FUNDAMENTAL ATTRIBUTES**

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

The following attributes will be considered as fundamental attributes:

##### **a) Type of scheme:**

Open-ended equity scheme.

##### **b) Investment Objective:**

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

- o Main Objective - Growth
- o Investment pattern - The indicative portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations for detailed asset allocation pattern refer Section D above.

##### **c) Terms of Issue:**

Sale of Units: Units would be offered for subscription on all business days at NAV related prices.

Liquidity: The scheme would provide repurchase facility to investors on an ongoing basis on all business day

Aggregate fee and expenses: Would be restricted to the ceilings of recurring expenses stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulation. The fee and expenses proposed to be charged by the scheme is detailed in Section Fee and Expenses.

##### **(d) Any safety net or guarantee provided**

This Scheme does not provide any guaranteed or assured return to its investors.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustee shall ensure that no change in the fundamental attributes of the Scheme thereunder or the trust or fees and expenses payable or any other change which would modify the scheme and affects the interest of magnum / unit holders, shall not be carried out unless, a written communication about the proposed change is sent to each magnum / unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and the magnum / unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

#### **4. SBI MAGNUM GLOBAL FUND**

##### **A. The Scheme:**

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

##### **B. TYPE OF THE SCHEME - An Open-ended equity scheme.**

##### **C. INVESTMENT OBJECTIVE OF THE SCHEME**

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

#### D. SCHEME ASSET ALLOCATION & INVESTMENT STRATEGIES

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

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

Instruments	Indicative Allocations (% of Total Net Assets) Min & Max	Risk Profile High/Medium/Low
Equity Partly convertible debentures and fully convertible debentures and Bonds	80-100%	Medium to High
Money Market instruments <sup>^</sup>	0-20%	Low

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

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

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

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

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

#### E. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Equity Partly convertible debentures and fully convertible debentures, Bonds, Repo in corporate debt securities & Money Market instruments

#### E. FUNDAMENTAL ATTRIBUTES:

The following attributes will be considered as fundamental attributes:

##### a. Type of Scheme:

Open-ended Equity Scheme.

##### b. Investment Objective:

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

- o Main Objective - Growth

- o Investment pattern - The indicative portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations for detailed asset allocation pattern refer Section C above.

**c. Terms of Issue:**

Sale of Units: Units would be offered for subscription on all business days at NAV related prices.

Liquidity: The scheme would provide repurchase facility to investors on an ongoing basis on all business day

Aggregate fee and expenses: Would be restricted to the ceilings of recurring expenses stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulation. The fee and expenses proposed to be charged by the scheme is detailed in Section Fee and Expenses.

**d. Any safety net or guarantee provided**

This Scheme does not provide any guaranteed or assured return to its investors.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustee shall ensure that no change in the fundamental attributes of the Scheme thereunder or the trust or fees and expenses payable or any other change which would modify the scheme and affects the interest of magnum / unit holders, shall not be carried out unless, a written communication about the proposed change is sent to each Magnum / Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and the magnum / unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

**F. PORTFOLIO TURNOVER POLICY:**

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

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

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

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

**B. INVESTMENT OBJECTIVE OF THE SCHEME**

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

**C. SCHEME ASSET ALLOCATION & INVESTMENT STRATEGIES**

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

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

Pursuant to SEBI Circular SEBI/IMD/CIR NO. 13/150975/09 dated January 19, 2009, the Schemes shall make investment in /purchase debt and money market securities with maturity of upto 91 days only.



#### **D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST**

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

#### **E. FUNDAMENTAL ATTRIBUTES**

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

The following attributes will be considered as fundamental attributes:

##### **a) Type of scheme:**

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

##### **b) Investment Objective:**

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

- o Main Objective - Income
- o Investment pattern - The indicative portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations for detailed asset allocation pattern refer Section C above.

##### **c) Terms of Issue:**

Sale of Units: Units would be offered for subscription on all business days at NAV related prices.

Liquidity: The scheme would provide repurchase facility to investors on an ongoing basis on all business day

Aggregate fee and expenses: Would be restricted to the ceilings of recurring expenses stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulation. The fee and expenses proposed to be charged by the scheme is detailed in Section Fee and Expenses.

##### **d) Any safety net or guarantee provided**

This Scheme does not provide any guaranteed or assured return to its investors.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustee shall ensure that no change in the fundamental attributes of the Scheme thereunder or the trust or fees and expenses payable or any other change which would modify the scheme and affects the interest of Magnum / Unit holders, shall not be carried out unless, a written communication about the proposed change is sent to each Magnum / Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and the Magnum / Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

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

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

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

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

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

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

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

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

## **F. TRADING IN DERIVATIVES**

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

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

### **I. Position Limit**

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

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

The Mutual Fund position limits in index option contracts on a particular underlying index shall be higher of:

- a. Rs. 500 Crore; or

b. 15% of the total open interest in the market in index options contracts.

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

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

The Mutual Fund position limits in index futures contracts on a particular underlying index shall be:

a. Rs. 500 Crore; or

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

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

iii. **Additional position limit for hedging**

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

1. Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Mutual Fund's holding of stocks.

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

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

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

2. For stocks having applicable market-wise position limit (MWPL) less than Rs. 500 crores, the combined futures and options position limit would be 20% of applicable MWPL and futures position cannot exceed 20% of applicable MWPL or Rs. 50 crore whichever is lower.

v. **Position limit for each scheme of a Mutual Fund**

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

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

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

Or

5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).

2. This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.

### Illustrations

i. **Arbitrage:**

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

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

At the end of the month the future expires automatically:

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

- a. Gain on stock is  $1000 \times (150 - 100) = \text{Rs } 50000$
  - b. Loss on future is  $1000 \times (101 - 150) = \text{Rs } - 49000$
  - c. Then gain realized is  $50\,000 - 49\,000 = \text{Rs } 1000$
2. Market goes down and the stock end at Rs 50.

At the end of the month the future expires automatically:

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

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

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

#### ii. Unwinding an arbitrage position:

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

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

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

#### iii. Roll over the futures:

In this case we keep the underlying stock position intact and roll over the futures position into next month. For example, if the underlying stock is trading around Rs 150 on or closer to the expiry date, the stock future is also generally likely to trade closer to similar levels. In such a case, if the next month futures are trading at levels higher than the current month futures, we roll over the future position to the next month (i.e. instead of letting the current month future expire (on expiry day), we buyback the current month future and sell the next month future in its place, keeping the underlying stock position unchanged):

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

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

### Debt Derivatives

The Scheme may use derivatives instruments like Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing and as may be permitted under the Regulations and guidelines.

#### Interest Rate Swaps

Interest rate swap is a strategy in which one party exchanges a stream of interest for another party's stream. Interest rate swaps are normally 'fixed against floating', but can also be 'fixed against fixed' or 'floating against floating' rate swaps. Interest rate swaps will be used to take advantage of interest-rate fluctuations, by swapping

fixed-rate obligations for floating rate obligations, or swapping floating rate obligations to fixed-rate obligations. A floating-to-fixed swap increases the certainty of an issuer's future obligations. Swapping from fixed-to-floating rate may save the issuer money if interest rates decline. Swapping allows issuers to revise their debt profile to take advantage of current or expected future market conditions..

#### Forward Rate Agreement (FRA)

A FRA is basically a forward starting IRS. It is an agreement between two parties to pay or receive the difference between an agreed fixed rate (the FRA rate) and the interest rate (reference rate) prevailing on a stipulated future date, based on a notional principal amount for an agreed period. The only cash flow is the difference between the FRA rate and the reference rate. As is the case with IRS, the notional amounts are not exchanged in FRAs.

#### i) Advantages of Derivatives

The volatility in Indian debt markets has increased over last few months. Derivatives provide unique flexibility to the Scheme to hedge part of their portfolio. Some of the advantages of specific derivatives are as under:

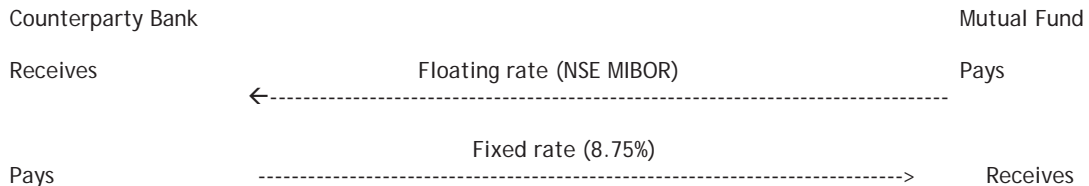
#### ii) Interest Rate Swaps and Forward rate Agreements

Bond markets in India are not very liquid. Investors run the risk of illiquidity in such markets. Investing for short-term periods for liquidity purposes has its own risks. Investors can benefit if the Fund remains in call market for the liquidity and at the same time take advantage of fixed rates by entering into a swap. It adds certainty to the returns without sacrificing liquidity.

#### v. Illustration: Interest Rate Swap (IRS)

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

The deal will be as under:



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

(R. in Crore)

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

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

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

Risk factors Interest rate swaps strategy:

Risk Factor: The risk arising out of uses of the above derivative strategy as under:

- Lack of opportunities available in the market.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Interest rate swaps require the maintenance of adequate controls to monitor the transactions entered into, the ability to forecast failure of another party (usually referred to as the 'counter party') to comply with the terms of the derivatives contract.

Further the exposure limits for trading in derivatives by Mutual Funds specified by SEBI vide its Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010 are as follows:

1. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.
2. Mutual Funds shall not write options or purchase instruments with embedded written options.
3. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
4. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
5. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
  - a. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
  - b. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 3.
  - c. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
  - d. The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
6. Mutual Funds may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme.
7. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point 3.
8. Definition of Exposure in case of Derivative Positions
9. Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts

Option bought	Option Premium Paid * Lot Size * Number of Contracts
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**II. The risks involved in derivatives are:**

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

**III. Methods to tackle these risks:**

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

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

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

**V. The use of derivatives for hedging will give benefit of:**

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

**VI. VALUATION OF DERIVATIVES**

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

**VII. REPORTING OF DERIVATIVES**

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

- i. Transactions in derivatives, both in volume and value terms.
- ii. Market value of cash or cash equivalents / securities held to cover the exposure.

- iii. Any breach of the exposure limit laid down in the scheme Information document.
- iv. Shortfall, if any, in the assets covering investment in derivative products and the manner of bridging it.

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

#### G. DISCLOSURES PERTAINING TO SECURITIZED DEBT

##### Risk profile of securitized debt vis-a-vis risk appetite of the scheme

The risk of investing in securitized debt is similar to investing in debt securities. However it differs from other debt securities in two ways:

- **Liquidity:** Typically the liquidity of securitized debt is less than similar debt securities.
- **Pre-payment:** For certain types of securitized debt (backed by mortgages, personal loans, credit card debt, etc.), there is an additional pre-payment risk. Pre-payment risk refers to the possibility that loans are repaid before they are due, which may reduce returns if the re-investment rates are lower than initially envisaged.

##### Policy relating to originators:

A securitization transaction involves sale of receivables by the originator (a bank, non-banking finance company, housing finance company, or a manufacturing/service company) to a Special Purpose Vehicle (SPV), typically set up in the form of a trust. Investors are issued rated Pass Through Certificates (PTCs), the proceeds of which are paid as consideration to the originator. In this manner, the originator, by selling his loan receivables to an SPV, receives consideration from investors much before the maturity of the underlying loans. Investors are paid from the collections of the underlying loans from borrowers. Typically, the transaction is provided with a limited amount of credit enhancement (as stipulated by the rating agency for a target rating), which provides protection to investors against defaults by the underlying borrowers.

The scheme will invest in instruments of the originator only if the originator has an investment grade rating. Over and above the credit rating assigned by credit rating agencies to the originator, SBI MF will conduct an additional evaluation on

- Previous track record on origination, servicing and performance of existing pools
- Willingness to pay, through credit enhancement facilities etc.
- Ability to pay
- Business risk assessment, wherein following factors are considered:
  - Outlook for the economy (domestic and global)
  - Outlook for the industry
  - Originator/Pool specific factors

For single loan PTC, credit evaluation of the underlying corporate will be carried out as with any other debt instruments

##### Risk mitigation strategies:

Risk mitigation strategies will depend on each asset class, whether they are unsecured loans or secured, seasoning, collection history, past recovery rates, originator's financial profile, servicing performance, etc for each asset class. SBI MF will invest in pools with investment grade rating by SEBI recognised rating agencies. In addition some specific risk mitigation measures will include

Risk	Mitigants
Credit Risk	Analysis of originator with respect to past track record, systems and processes, performance of pools, collateral adequacy and disclosure frequency; Analysis of specific pool with respect to nature of underlying asset, seasoning, loan sizes, loan to vale ratio, geographical diversity, etc
Counterparty Risk	Past track record of handling securitized transactions, disclosure adequacy and frequency
Legal Risk	Check with rating agency that investors' interest is not compromised, specific protection measures like bankruptcy remoteness, etc are built in Separate in-house legal opinion on transactions,
Market Risk	Liquidity, Prepayment and Interest Rate Risk Analysis and level of their mitigation through transaction structure and credit enhancements provided



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

Framework that will be applied while evaluating investment decision relating to a pool securitization transaction:

Characteristics/ Type of Pool	Mortgage Loan	Commercial Vehicle and Constructio n Equipment	CAR	2 wheelers	Micro Finance Pools	Persona l Loans	Single Sell Downs	Other s
Approximate Average maturity (in Months)	60-120 months	12-48 months	12-48 months	12-24 months	12 months	12-36 months	NA	NA
Collateral margin (including cash , guarantees, excess interest spread subordinate tranche)	5-20%	5-20%	5-20%	5-20%	10-30%	10-30%	NA	NA
Average Loan to Value Ratio	Less than 90%	Less than 90%	Less than 90%	Less than 90%	NA	NA	NA	NA
Average seasoning of the Pool	6-12 months	3-6 months	3-6 months	3-6 months	3-12 weeks	1-3 months	0-3 months	NA
Maximum single exposure range	3-4%	3-4%	Retail	Retail	Retail	Retail	NA	NA
Average single exposure range %	1-1.5%	1.5-2%	Retail	Retail	Retail	Retail	NA	NA

*Information illustrated in the Table above, is based on the current scenario relating to Securitized Debt market and is subject to change depending upon the change in the related factors. The investment committee will review the above guidelines considering the extant RBI guidelines pertaining to securitization.*

We endeavor to consider some of the important risk mitigating factors for securitized pool i.e.

- ⇒ Average original maturity of the pool: based on different asset classes and current market practices
- ⇒ Collateral margin including cash collateral and other credit enhancements
- ⇒ Loan to Value Ratio
- ⇒ Average seasoning of the pool, which is a key indicator of past pool performance
- ⇒ Default rate distribution
- ⇒ Geographical Distribution
- ⇒ Maximum single exposure: Retail pools (passenger cars, 2-wheelers, Micro finance, personal loans, etc) are generally well diversified with maximum and average single exposure limits within 1%.

As illustrated above, these factors vary for different asset classes and would be based on interactions with each originator as well as the credit rating agency

#### Minimum retention period of the debt by originator prior to securitization:

The AMC will invest in securitized debt as per final RBI guidelines issued on May 7, 2012 and as amended till date.

#### Minimum retention percentage by originator of debts to be securitized

The AMC will invest in securitized debt as per final RBI guidelines issued on May 7, 2012 and as amended till date

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

Investments made by the Scheme in any asset are done based on the requirements of the Scheme and is in accordance with the investment policy. All Investments are made entirely at an arm's length basis with no consideration of any existing / consequent investments by any party related to the transaction (originator, issuer, borrower etc.). Investments made in Securitized debt are made as per the Investment pattern of the Scheme and are done after detailed analysis of the underlying asset. There might be instances of Originator investing in the same scheme but both the transactions are at arm's length and avoid any conflict of interest.

The resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt

As with any other debt instruments, investment in securitized debt instruments will be closely monitored by a dedicated team of credit analysts, ratings of any such instruments will be continuously tracked and periodic performance report from Trustee and MIS from Originators, if any would be scrutinized closely

#### H. PORTFOLIO TURNOVER

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

#### I. BENCHMARK OF THE SCHEME

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

	SBI Premier Liquid Fund
Benchmark	CRISIL Liquid Fund Index

#### J. FUND MANAGERS OF THE SCHEME

Fund Name	Name of the Fund Managers
SBI Magnum Multiplier Fund	Mr. Jayesh Shroff
SBI Magnum Balanced Fund	Mr. Rama Iyer Srinivasan - Equity & Mr. Dinesh Ahuja - Debt
SBI Magnum Equity Fund	Mr. Rama Iyer Srinivasan
SBI Magnum Global Fund	Mr. Rama Iyer Srinivasan
SBI Premier Liquid Fund	Mr. Rajeev Radhakrishnan

#### Details of the Funds Managers

Name of the Fund Managers	Educational Qualifications	Experience
Mr. Jayesh Shroff Age - 43 years	PGD (MBFS) from ICFAI, B.Com	<p>Experience of over 13 years as a Fund Manager. Apart from the fund management experience, Mr. Shroff also has wide experience in investment banking activities including M&amp;A activities, venture capital funding, preparation of business plans, project reports etc.</p> <p>Past experiences:</p> <ul style="list-style-type: none"> <li>Fund Manager - BOB Asset Management Company Ltd. - September 1999 to March 2006</li> <li>Head - M&amp;A and Research &amp; Analysis - Tandem Financials Ltd. - September 1996 to September 1999</li> <li>Associate - Corporate planning &amp; Finance department - Kishor J. Janani, Stock Brokers - May 1996 to September 1996</li> </ul> <p>Currently, he is managing SBI Magnum Taxgain</p>

Name of the Fund Managers	Educational Qualifications	Experience
		Scheme & SBI Magnum Multiplier Fund.
Mr. Dinesh Ahuja Age : 41 Years	B B.Com, M.M.S.	<p>Mr. Ahuja has done his Master of Management Studies - Finance from University of Mumbai and has over 16 years of experience in Indian financial services and capital markets in various capacities. He has a rich experience in managing debt schemes. Before joining SBIFMPL, Mr. Ahuja was working as Fund Manager with L&amp;T Investment Management Ltd. He has also been associated with Reliance Asset Management Ltd. and Reliance General Insurance Co. Ltd.</p> <p>Currently he is the fund manager of SBI Magnum Income Fund, SBI Magnum Gilt Fund, SBI Regular Savings Fund (Debt portion) with Mr. Ruchit Mehta (equity portion), SBI Magnum Monthly Income Plan - Floater (Debt portion) with Mr. Ruchit Mehta (equity portion), SBI Dynamic Bond Fund, SBI Magnum Monthly Income Plan (Debt portion) with Mr. Ruchit Mehta (equity portion), SBI Magnum Balanced Fund (debt portion) with Mr. R. Srinivasan (equity portion) and SBI Benchmark Gsec Fund, SBI Corporate Bond Fund and SBI Inflation Indexed Bond Fund.</p>
Mr. Rajeev Radhakrishnan Age - 38 years	B.E (Production). MMS (Finance), CFA (CFA Institute, USA)	<p>Total experience of around 13 years in funds management. Around 9 yrs in Fixed Income funds management and dealing. Previously he was associated with UTI Asset Management Company Ltd. as Co - Fund Manager</p> <p>Past experiences:</p> <ul style="list-style-type: none"> <li>• SBI Funds Management P. Ltd - (From June 09, 2008 onwards)</li> <li>• Co- Fund Manager - UTI Asset Management Company Limited (June 2001-2008)</li> </ul> <p>Various funds being managed by Mr. Rajeev Radhakrishnan are SBI Magnum Insta Cash Fund, SBI Premier Liquid Fund, SBI Magnum Children Benefit Plan, SBI Capital Protection Oriented Fund - Series II (Debt portion) with Mr. Richard D'souza (equity portion), SBI Short Term Debt Fund, SBI Ultra Short Term Debt Fund, SBI Dual Advantage Fund - Series I, II, III, IV, V, VI, VII, VIII, IX (Debt portion) with Mr. Richard D'souza (equity portion), SBI Fixed Interval Debt Series, SBI Treasury Advantage Fund and the existing SBI Debt Fund Series.</p>
Mr. Rama Iyer Srinivasan Age : 43 Years	M.Com & MFM	<p>Experience of more than 21 years in equities. Prior to joining SBI Funds Management Pvt. Ltd., Srinivasan was with Future Capital Holdings, the erstwhile asset management and financial services entity of the Future Group, where he headed 'Public Markets'. Prior to that, he has worked with several organizations including Principal PNB AMC, Imperial Investment Advisors (associate of Oppenheimer &amp; Co), Indosuez W. I. Carr Securities, Motilal Oswal Securities, Sunidhi Consultancy and Capital Market Publishers.</p> <p>Presently, Srinivasan is the Fund Manager for SBI</p>

Name of the Fund Managers	Educational Qualifications	Experience
		Magnum Equity Fund, SBI Magnum Global Fund, SBI Magnum Balanced Fund (jointly with Dinesh Ahuja), SBI Emerging Businesses Fund, SBI Contra Fund & SBI Small & Midcap Fund.

#### K. INVESTMENT RESTRICTIONS

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

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

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

- b. The Scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the Scheme. All such investments shall be made with the prior approval of the Board of Trustees and the Board of Asset Management Company.

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

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

- c. The Scheme shall not invest more than 30% of its net assets in debt securities issued by issuers belonging to one sector. AMC shall utilize the "Sector" classification prescribed by AMFI for this purpose. However, this limit will not apply to investments in Government Securities, Treasury Bills, CBLOs, Certificates of Deposit issued by Banks and AAA rated debt instruments of Public Financial Institutions (PFIs).

The Scheme may have an additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of its net assets by way of increase in exposure to Housing Finance Companies (HFCs) registered with National Housing Bank. Such additional exposure shall be to securities issued by HFCs which are rated AA and above. The total investment/ exposure in HFCs shall not exceed 30% of the net assets of the Scheme.

It is also clarified that since the investments in short term deposits of scheduled commercial banks is allowed pending deployment of funds of a scheme, the same shall also be excluded while calculating sector exposure

- d. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.
- e. The Fund under all its Schemes shall not own more than 10% of any company's paid up capital carrying voting rights;
- f. Transfer of investments from one scheme to another scheme, including this scheme, under the Mutual Fund shall be allowed only if :
- I. Such transfers are done at the prevailing market price for quoted securities on spot basis; explanation - "spot basis" shall have the same meaning as specified by the stock exchange for spot transactions, and
  - II. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

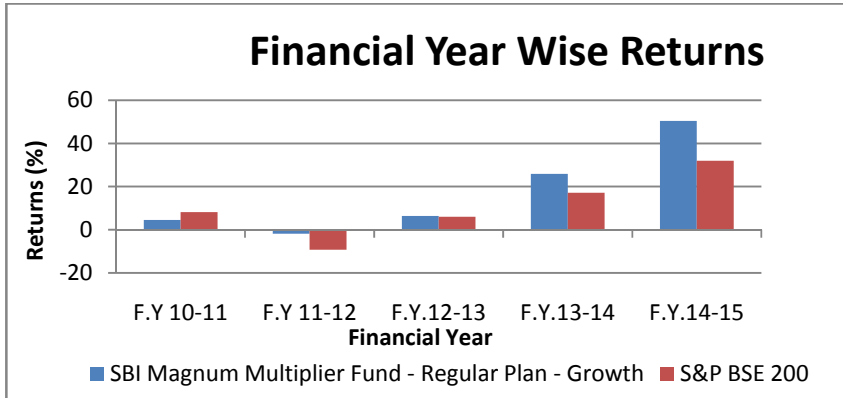
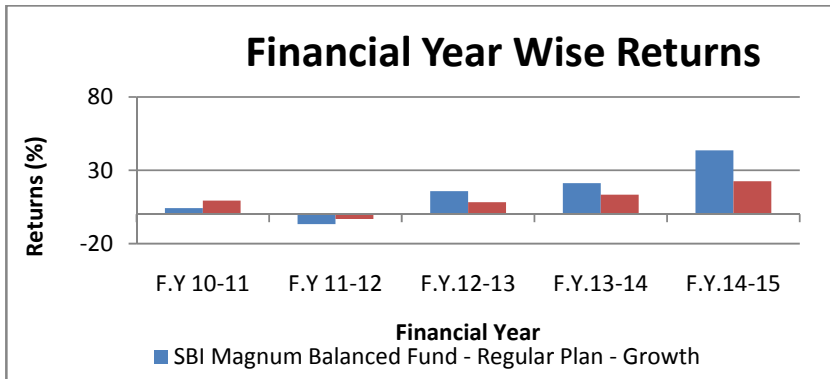
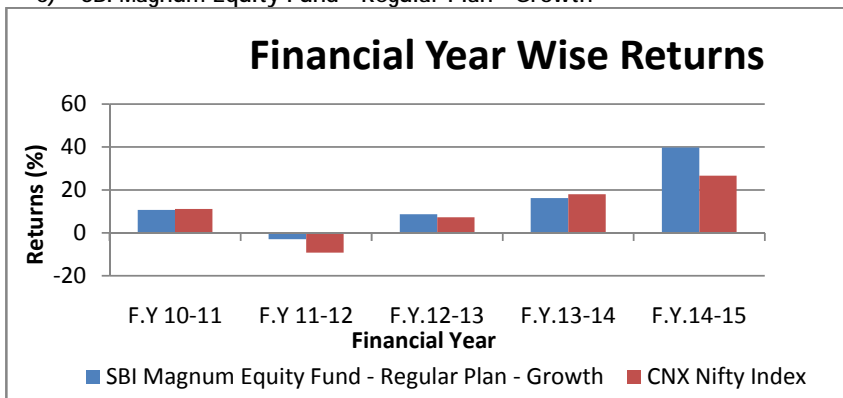
- g. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale.

Provided that securities lending and borrowing shall be in accordance with the framework specified by the Board:

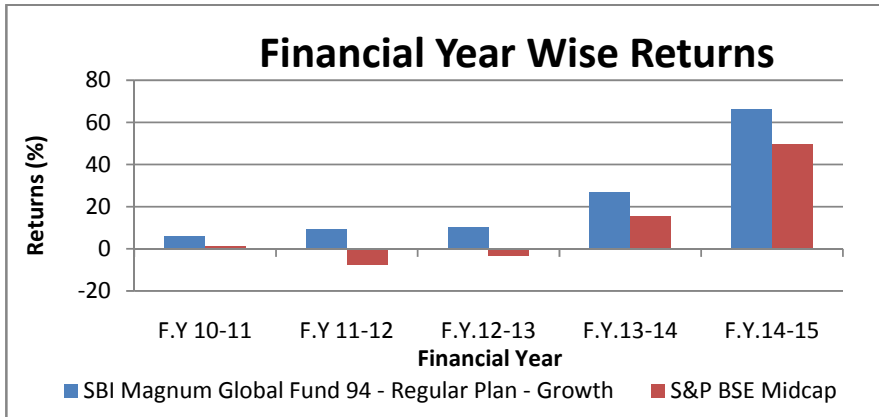
**Provided further** that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

- h. The scheme shall provide that the securities be purchased or transferred in the name of the Mutual Fund for the relevant scheme, wherever the investments are intended to be of a long-term nature.
- i. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the Board. Further, SEBI vide its circular SEBI/IMD/CIR No.7/129592/08 dated June 23, 2008 has clarified that SEBI circular no. SEBI/IMD/CIR No.1/91171/07 dated April 16, 2007 on Parking of Funds in Short Term Deposits of Scheduled Commercial Banks by Mutual Funds - Pending Deployment shall not apply to term deposits placed as margins for trading in cash and derivatives market
- j. The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate interscheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
- k. The mutual fund will enter into derivatives transactions in recognized stock exchange for the purpose of hedging and portfolio balancing, in accordance with the guidelines issued by the Board.
- l. The scheme shall not make any investment in;
- 1) any unlisted security of an associate or group company of the sponsor; or
  - 2) any security issued by way of private placement by an associate or group company of the sponsor; or
  - 3) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- m. The scheme shall not invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company and shall not invest more than 5% of its NAV in the unlisted equity shares or equity related instruments.
- n. The scheme shall not make any investment in any Fund of Funds scheme.
- o. The scheme shall not advance any loan for any purpose.

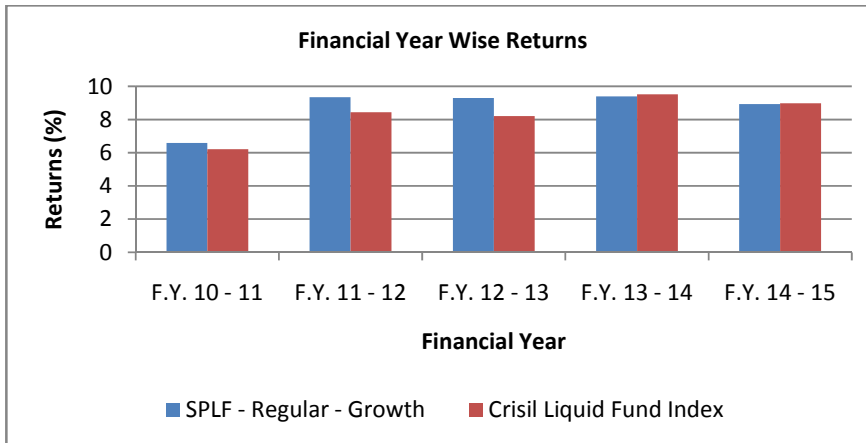
Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the fund follows internal norms vis-à-vis exposure to a particular scrip or sector. These norms are reviewed on a periodic basis and monitored regularly.

**L. PAST PERFORMANCE OF THE SCHEME**
**a) SBI Magnum Multiplier Fund - Regular Plan - Growth**

**b) SBI Magnum Balanced Fund - Regular Plan - Growth**

**c) SBI Magnum Equity Fund - Regular Plan - Growth**


## d) SBI Magnum Global Fund - Regular Plan - Growth



## e) SBI Premier Liquid Fund - Regular Plan - Growth



## Performance of Schemes as on May 31, 2015

	1 Year (%)	3 Years (%)	5 Years (%)	Since Inception (%)
SBI Magnum Multiplier Fund- Regular Plan -Growth	36.50	28.93	15.17	15.21
S & P BSE 200	19.76	20.86	10.43	11.58

SBI Magnum Balanced Fund - Regular Plan - Growth	33.03	27.54	14.92	16.99
Crisil Balanced Fund Index	15.31	16.12	10.05	N.A.

SBI Magnum Equity Fund - Regular Plan - Growth	28.46	22.85	13.78	15.30
CNX Nifty Index	16.70	19.68	10.65	14.35

SBI Magnum Global Fund 94 - Regular Plan - Growth	47.91	33.77	21.67	15.82
S&P BSE Midcap	31.10	26.09	11.78	N.A.

SBI Premier Liquid Fund - Growth	8.82	9.09	8.83	7.81
Crisil Liquid Fund Index	8.80	8.85	8.42	7.67

#### M. DEBT MARKET IN INDIA

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

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

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

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

Following are the yield matrix of various debt instruments as on June 10, 2015:

Instruments	Indicative yield range
Overnight rates	7.25%-7.50%
90 day Commercial Paper	7.95%-8.10%
91-day T-bill	7.65%-7.68%
1 year G-Sec.	7.75%-7.77%
5 year G - Sec	8.00%-8.05%
10 year G-Sec.	7.80%-7.83%
1 year AAA Bond	8.35%-8.45%
5 year AAA Bond	8.45%-8.55%

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



#### **N. INVESTMENTS OF AMC IN THE SCHEME**

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

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

#### **O. INVESTMENTS IN OTHER SCHEMES**

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

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

#### **P. STOCK LENDING**

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

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

#### **Q. PROCEDURES FOLLOWED FOR INVESTMENT DECISIONS**

The investment policy manual defines the broad guidelines for investments by various funds. Fund managers invest based on the offer document limits, regulatory limits and internal guidelines as set out in the Investment policy manual. Fund managers take input from the research team. The Head of Research will be heading the research team and will be responsible for the research output and performance. The transactions relating to the investments will be carried out by separate Debt and Equity Dealers. The processes and risks in the Investment activities will be monitored through a senior functionary reporting to the CIO. Investment committee is playing the role of governance and supervisory body for all investment related activities. The committee will hold a meeting on a periodic basis for a detailed review of portfolio holdings, scheme performance and investment strategy and also to ensure adherence to all internal processes. The Investment Committee monitors and supervises the investment decisions made by the Investment team and also monitors the risk parameters in each scheme to ensure that the investment limits are properly observed. The risk origination for the investments is done based on the guidelines issued by SEBI and Board of Trustees. Concurrent auditors periodically check the limits and their reports are placed before the Audit Committee, which is comprised of the independent Directors and Trustees

#### **R. INVESTMENT IN REPO IN CORPORATE DEBT SECURITIES**

In accordance with the applicable regulatory guidelines on repo transactions, the following broad guidelines shall be followed by the Fund for participating in repo in corporate debt securities:

1. The gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the concerned scheme.
2. The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt and derivatives shall not exceed 100% of the net assets of the concerned scheme.
3. The Scheme shall participate in repo transactions only in AA and above rated corporate debt securities.

4. The Scheme shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of 6 months in terms of Regulation 44 (2) of SEBI (Mutual Funds) Regulations, 1996.

Further, the following conditions and norms shall apply to repo in corporate debt securities as approved by the Board of AMC & Trustee Company:

1. **Category of counterparty** - The schemes of SBI Mutual Fund would transact in corporate bond repo only with counterparties in the approved list applicable for secondary market transactions in Corporate and Money market securities.
2. **Credit Rating of the counterparty** - The schemes shall participate in corporate bond repo transactions with only those counterparties who have a credit rating of AA- and above and are part of the approved counterparty universe. Corporate bond repo transactions with counterparties rated below AA- would be with prior approval of the Board.
3. **Tenor of collateral** - The tenor of the repo would be capped at 3 months. This would apply to transactions where the schemes are either a lender or a borrower. The tenor of the collateral would be capped at 10 years. Prior approval of the investment committee of SBI Mutual Fund would be taken for any extension of the term of the repo or increase in the tenor of the collateral in compliance with the applicable SEBI guidelines.
4. **Applicable haircuts** - The applicable minimum haircut would be as per the extant RBI and SEBI guidelines. As per RBI circular RBI/2012-13/365 IDMD.PCD. 09/14.03.02/2012-13 dated 07/01/2013, all corporate bond repo transactions will be subject to a minimum haircut given as below. The minimum haircut will be applicable on the market value of the corporate debt securities prevailing on the day of trade of the 1st leg. The schemes may ask for a higher haircut (while lending) or give a higher haircut (while borrowing) depending on the prevailing market situation.

Rating	AAA	AA+	AA
Minimum Haircut	7.50%	8.50%	10%

### III. UNITS AND OFFER

#### A. NEW FUND OFFER (NFO)

This section does not apply to the scheme, as the ongoing offer of the Scheme has commenced after the NFO period, and the units are available for continuous subscription and redemption.

New Fund Offer Period  This is the period during which a new scheme sells its units to the investors.	Not Applicable, these schemes have already been launched
New Fund Offer Price:  This is the price per unit that the investors have to pay to invest during the NFO.	These Schemes having new fund price of Rs. 10/- per unit
Minimum Amount for Application	The Schemes are opened for subscription on ongoing basis.
Minimum Target amount  This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 6 weeks, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of six weeks from the date of closure of the subscription period.	Not Applicable
Maximum Amount to be raised	No upper limit.
Plans / Options offered	Not applicable as the Scheme is opened for subscription on ongoing basis.
Dividend Policy	Not applicable as the Scheme is opened for subscription on ongoing basis.
Allotment	Not applicable as the Scheme is opened for subscription on ongoing basis.
Refund	This is not a new fund offer
Who can invest  This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.	Not applicable as the Scheme is opened for subscription on ongoing basis. Please refer to section 'Ongoing offer details'.
Where can you submit the filled up applications.	Not applicable as the Scheme is opened for subscription on ongoing basis. Please refer to section 'Ongoing offer details'.
How to Apply	Not applicable as the Scheme is opened for subscription on ongoing basis. Please refer to section 'Ongoing offer details'.
Listing	Units of the Schemes are not listed in any Stock Exchange
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable
Special Products / facilities available during the NFO	Not Available
Restrictions, if any, on the right to freely retain or dispose of units being offered.	Not Applicable

**B. ONGOING OFFER DETAILS**

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

	<p>rupee amount or a specified number of Magnums/Units. The redemption would be permitted to the extent of the credit balance in the Magnum holder's / Unit holder's account. The number of Magnums/Units redeemed will be equal to the amount redeemed divided by the applicable repurchase price. The number of Magnums/Units redeemed will be subtracted from the Magnum holder's / Unit holder's account and a revised account statement will be issued to the Magnum holder / Unit holder. Magnums / Units purchased by cheque cannot be redeemed till the cheque is cleared.</p>												
<p><b>Cut off timing for subscriptions/ redemptions/ switches</b></p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>Cut-off time for subscriptions / redemptions/ switches for all schemes except SBI premier Liquid Fund : 3.00 pm</p>												
<p><b>Minimum Amount for purchase/ switch in</b></p>	<table border="1" data-bbox="846 632 1404 932"> <thead> <tr> <th>Scheme Name</th> <th>Amount of subscription</th> </tr> </thead> <tbody> <tr> <td>SBI Magnum Multiplier Fund</td> <td>Minimum of Rs. 5000/- and in multiples of Re. 1/-</td> </tr> <tr> <td>SBI Magnum Balanced Fund</td> <td>Minimum of Rs. 5000/- and in multiples of Re. 1/-</td> </tr> <tr> <td>SBI Magnum Equity Fund</td> <td>Minimum of Rs. 5000/- and in multiples of Re. 1/-</td> </tr> <tr> <td>SBI Magnum Global Fund</td> <td>Minimum of Rs. 5000/- and in multiples of Re. 1/-</td> </tr> <tr> <td>SBI Premier Liquid Fund</td> <td>Rs. 50,000/- and in multiples of Re. 1</td> </tr> </tbody> </table> <p>The Mutual Fund reserves the right to alter the minimum subscription amount under the scheme.</p>	Scheme Name	Amount of subscription	SBI Magnum Multiplier Fund	Minimum of Rs. 5000/- and in multiples of Re. 1/-	SBI Magnum Balanced Fund	Minimum of Rs. 5000/- and in multiples of Re. 1/-	SBI Magnum Equity Fund	Minimum of Rs. 5000/- and in multiples of Re. 1/-	SBI Magnum Global Fund	Minimum of Rs. 5000/- and in multiples of Re. 1/-	SBI Premier Liquid Fund	Rs. 50,000/- and in multiples of Re. 1
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SBI Premier Liquid Fund	Rs. 50,000/- and in multiples of Re. 1												
<p><b>Minimum amount for Additional purchase</b></p>	<table border="1" data-bbox="846 1035 1404 1331"> <thead> <tr> <th>Scheme Name</th> <th>Amount of subscription</th> </tr> </thead> <tbody> <tr> <td>SBI Magnum Multiplier Fund</td> <td rowspan="4">Minimum of Rs. 1000/- and in multiples of Re. 1/-</td> </tr> <tr> <td>SBI Magnum Balanced Fund</td> </tr> <tr> <td>SBI Magnum Equity Fund</td> </tr> <tr> <td>SBI Magnum Global Fund</td> </tr> <tr> <td>SBI Premier Liquid Fund</td> <td>Rs. 10,000/- and in multiples of Re.1</td> </tr> </tbody> </table>	Scheme Name	Amount of subscription	SBI Magnum Multiplier Fund	Minimum of Rs. 1000/- and in multiples of Re. 1/-	SBI Magnum Balanced Fund	SBI Magnum Equity Fund	SBI Magnum Global Fund	SBI Premier Liquid Fund	Rs. 10,000/- and in multiples of Re.1			
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<p><b>Where can the applications for purchase/redemption switches be submitted?</b></p>	<p>For submitting the applications for purchase/redemption please see the list of official points of acceptance given on last page.</p>												
<p><b>Plans / Options offered</b></p>	<p>The Schemes will have two Plans viz, Regular Plan &amp; Direct Plan.</p> <p><b>a) 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 Section IV - Fees and Expenses - B. - Annual Recurring Expenses.. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the</p>												

plans shall have a common portfolio.

**Eligible investors:** All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.

**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 and all other Platform(s) where investors' applications for subscription of units are routed through Distributors].

**How to apply:**

- 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.
- Investors should also indicate "Direct" in the ARN column of the application form.

b) **Regular Plan**

This Plan is for investors who wish to route their investment through any distributor.

c) **Growth Option:**

Dividends will not be declared under this Option. The income attributable to Units under this Option will continue to remain invested and will be reflected in the Net Asset Value of Units under this Option.

d) **Dividend Option**

Under this Option, it is proposed to declare dividends subject to availability of distributable profits, as computed in accordance with SEBI (MF) Regulations. The Trustee reserves the right to declare dividends under the dividend option of the Scheme(s) depending on the availability of distributable surplus under the Scheme(s).

e) **Dividend Payout Facility**

Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders / Beneficial Owners whose names appear in the Register of Unit holders maintained by the Mutual Fund/ statement of beneficial ownership maintained by the Depositories, as applicable, on the notified record date.

f) **Dividend Re-investment Facility**

Unit holders opting for Dividend Option may choose to reinvest the dividend to be received by them in additional Units of the Scheme(s). Under this facility, the dividend due and payable to the Unit holders will be compulsorily and without any further act by the Unit holders, reinvested in the Dividend Option at the

prevailing ex-dividend Net Asset Value per Unit on the record date. The amount of dividend re-invested will be net of tax deducted at source, wherever applicable. The dividends so reinvested shall constitute a constructive payment of dividends to the Unit holders and a constructive receipt of the same amount from each Unit holder for reinvestment in Units. On reinvestment of dividends, the number of Units to the credit of Unit holder will increase to the extent of the dividend reinvested divided by the Applicable NAV as explained above. There shall, however, be no Entry Load and Exit Load on the dividend so reinvested. The AMC reserves the right to introduce a new option / investment Plan at a later date, subject to the SEBI (MF) Regulations.

Scheme	Plan	Option	Sub -Option Name
SBI Magnum Multiplier Fund	Regular & Direct	Growth & Dividend	Payout, Reinvestment & Transfer
SBI Magnum Global Fund	Regular & Direct	Growth & Dividend	Payout, Reinvestment & Transfer
SBI Magnum Balanced Fund	Regular & Direct	Growth & Dividend	Payout, Reinvestment & Transfer
SBI Magnum Equity Fund	Regular & Direct	Growth & Dividend	Payout, Reinvestment & Transfer
SBI Premier Liquid Fund	Regular & Direct	Growth & Dividend	Payout, Reinvestment & Transfer  Dividend frequency - Daily, Weekly & Fortnightly Dividend *

*Note: SBI Premier Liquid Fund had two plans viz, Institutional & Super Institutional Plan. Pursuant to SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 related to single plan, no subscription will be accepted in SBI Premier Liquid Fund - Institutional Plan with effect from October 01, 2012. The surviving Plan has been renamed as SBI Premier Liquid Fund.*

\* Daily Dividend under the Scheme would be compulsory reinvested. Payout under the weekly and fortnightly Dividends would be effected only for investment of Rs. 1 crore and above. Declaration of dividend under the scheme is subject to availability of distributable surplus.

Default option under SBI Premier Liquid Fund is Dividend option & default sub - option is daily. Default facility under SBI Premier Liquid Fund is reinvestment.

In case of Regular and Direct plan the default plan under following scenarios will be:

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

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.

Under the Dividend option, facility for reinvestment/payout & transfer of dividend is available. The Dividend option would endeavour to declare dividends subject to the availability of distributable surplus and at the discretion of the Fund Manager subject to the approval of the Trustees. The Growth option would not declare dividends and returns in this option would be through capital appreciation only. Both options however may declare bonus Magnums /Units subject to the availability of distributable surplus. Both the options would be maintained as a common portfolio.

The Unit holders may reinvest any dividend due to them, at no sales charge by indicating at the appropriate place in the application form. The dividend reinvestment may be cancelled on receipt of a request from the Unit holders for the same.

As and when the dividend is declared by a Scheme(s) and the dividend amount payable is less than Rs. 250/- (Rupees Two Hundred and Fifty only), the same will be compulsorily reinvested in the respective Scheme(s)/ Plan(s)/ Option(s) immediately on the ex-dividend date at applicable NAV.

Minimum amount for redemption/switch out	Fund Name	Repurchase
	SBI Magnum Multiplier Fund	Rs. 1000/- or 100 or account balance whichever is lower
	SBI Magnum Balanced Fund	
	SBI Magnum Equity Fund	
	SBI Magnum Global Fund	



	SBI Premier Liquid Fund	Rs.10,000/- or 10 units or account balance which ever is lower
<b>Minimum balance to be maintained and consequences of non maintenance.</b>	If as a result of repurchase the balance in the account of an investor falls below minimum amount of redemption the fund will reserve the right to compulsorily redeem the account completely at applicable repurchase price, after giving him/her 30 days' notice requesting him to enhance the balance by making fresh investments.	
<b>Dividend Policy</b>	<p>The Trustee reserves the right to declare dividends under the dividend option of the Scheme depending on the net distributable surplus available under the Scheme.</p> <p>The procedure and manner of payment of dividend shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006 as amended from time to time.</p>	
<b>Special Products</b>	<p><b>(i) Systematic Investment Plan (Except for SPLF)</b></p> <p>For all schemes except Liquid Scheme the fund offers SIP through ECS/ Direct Debit or through post dated Cheque Under SIP an investor can invest a fixed amount i.e. minimum of Rs. 1000 &amp; in multiples of Re. 1 can be invested every month for six months / Rs.500 &amp; in multiples of Re. 1 every month for a year / Rs. 1500 &amp; in multiples of Re. 1 per quarter for atleast one year by indicating in the application form or by issuing advance instructions to the Registrars at any time.</p> <p>For individual investors, the fund offers a Systematic Investment Plan (SIP) at all OPAT of SBI MF. Under this Facility, an investor can invest a fixed amount. The minimum amount of investment for SIP transactions is Rs. 6000 (aggregate) either through Rs. 500 per month (for 12 months) or Rs. 1000 per month (for 6 months). or Rs. 1500 per quarter (for 12 months). This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market.</p> <p>Investors must indicate their choice on their application form in the box provided for the purpose. The post-dated cheques must be dated the 1<sup>st</sup>/5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (For February, last business day) of every month and drawn in favour of the scheme as specified in the application form and crossed "Account Payee Only". The application may be mailed to the Registrars directly or submitted at any of the OPAT of SBI MF. The amount will be invested in the scheme at applicable NAV on the date of SIP. The number of Units allotted to the investor will be equal to the amount invested during the month divided by the Sale Price for that day. An intimation of the allotment will be sent to the investor. The investor may terminate the facility after giving at least three weeks' written notice to the Registrar. For all payments made by cheques, the date of realization of</p>	

a cheques will be taken as the date of investment and the amount invested will be deemed to be the amount realized net of bank charges (if any).

**SBI Chota SIP** - SBI Chota SIP (earlier known as MicroSIP) facility under the current Systematic Investment Plan facility is available under the Growth Options of SBI Magnum Balanced Fund, SBI MMF, SBI Contra Fund & SBI Blue Chip Fund. The Minimum Investment Amount will be Rs. 100 and in multiples of Rs 50/- thereof. The Minimum Redemption Amount will be Rs. 500. Minimum tenure of SIP will be 5 years.

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

#### Subscription to SIP through ECS

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

#### List of Direct Debit Banks (All core branches):

Axis Bank, Bank Of Baroda, Bank Of India, Citibank, Corporation Bank, HDFC Bank, IDBI Bank, Indusind Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of India, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore, Union Bank Of India

The AMC also provides SIP debit facility in select participating banks through NACH system.

The AMC has the discretion to include more cities/remove cities from the above list offering the Easy Pay Facility at any time. Completed application form, SIP Auto debit mandate form and the first cheque should be submitted at least 30 days before the transaction date. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account for Easy Pay Facility

The application form, mandate form along with the cancelled cheque / photocopy of the cheque should be

	<p>sent to Investor Service Center/Investor Service Desk or designated collection centers of the Registrar.</p> <p>Existing investors are required to submit only the SIP Auto Debit mandate form indicating the existing folio number and the investment details as in the SIP Auto debit form along with the first cheque and the Cancelled cheque / Photocopy of the cheque.</p> <p><b>Post Dated Cheques</b></p> <p>On an ongoing basis, Investors can subscribe to SIP facility by submitting completed application forms along with post dated cheques. Entry into SIP can be on any date. However investor has to select SIP cycle of 1st/5th / 10th/15th /20<sup>th</sup>/ 25th/30th (For February last business day). A minimum 15 days gap needs to be maintained between SIP entry date and SIP cycle date. Subsequent post dated cheques must be dated 1st/5th / 10th/15th /20<sup>th</sup>/ 25th/30th (For February last business day)of every month drawn in favour of the scheme as specified in the application form and crossed "Account Payee Only". The application may be mailed to the Registrars directly or submitted at any of the Investor Service Centers. The number of Units allotted to the investor will be equal to the amount invested during the month divided by the Sale Price for that day. An intimation of the allotment will be sent to the investor. The investor may terminate the facility after giving at least three weeks' written notice to the Registrar.</p> <ul style="list-style-type: none"> <li>• <b><u>Fixed-end Period SIP</u></b></li> </ul> <p>Investors can opt for a SIP for a period of 3 years, 5 years, 10 years, and 15 years in addition to the existing end date &amp; perpetual SIP options.</p> <p><b>Terms and conditions of Fixed-end period for SIP are as follows:</b></p> <ol style="list-style-type: none"> <li>1. If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual.</li> <li>2. If the investor does not specify the date of SIP, the default date will be considered as 10<sup>th</sup> of every month.</li> <li>3. If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly.</li> <li>4. If the investor does not specify the plan option, the default option would be considered as Growth option.</li> <li>5. If investor specifies the end date and also the fixed end period, the end date would be considered.</li> </ol> <ul style="list-style-type: none"> <li>• <b><u>Top-up SIP</u></b></li> </ul> <p>Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP.</p>
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	<p>Terms and conditions of Top-up SIP are as follows:</p> <ol style="list-style-type: none"> <li>1. The Top-up option must be specified by the investors while enrolling for the SIP facility.</li> <li>2. The minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500.</li> <li>3. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.</li> <li>4. In case of Monthly SIP, Half-yearly as well as Yearly frequency are available under SIP Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly.</li> <li>5. In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-up.</li> <li>6. Top-up SIP will be allowed in all schemes in which SIP facility is being offered.</li> <li>7. All other terms &amp; conditions applicable for regular SIP will also be applicable to Top-up SIP.</li> <li>8. SIP Top-up facility shall be available for SIP Investments through ECS (Debit Clearing) / Direct debit facility only.</li> </ol> <p><b>(ii) Systematic Withdrawal Plan</b></p> <p>Under SWP, a minimum amount of Rs. 500/- can be withdrawn every month or quarter by indicating in the application form or by issuing advance instructions to the Registrar at any time. Investors may indicate the month and year from which SWP should commence along with the frequency. SWP will be processed on 1st working day of every Month / Quarter and payment would be credited to the registered bank mandate account of the investor through Direct Credit or cheques would be issued. SWP entails redemption of certain number of Magnums that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes.</p> <p><b>(iii) Systematic Transfer Plan</b></p> <p>Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investments applicable for each scheme under SIP would be applicable to STP. Completed application form for STP should be submitted at least 7 days before the transaction date. STP facility would allow investors to transfer a predetermined amount or units from one scheme of the Mutual Fund to the other. The transfer would be effected on any business day as decided by the investor at the time of opting for this facility. STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business day, if the date of first transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice to the Registrars.</p> <p><b>Terms and conditions of monthly &amp; quarterly STP:</b>        STP would be permitted for a minimum period of six</p>
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	<p>months between two schemes. The transfer would be effected on the same date of every month (or on the subsequent business day, if the date of transfer is a holiday) on which the first transfer was effected. STP can be terminated by giving advance notice of minimum 7 days to the Registrars. In respect of STP transactions, an investor would now be permitted to transfer any amount from the switchout scheme, subject to a minimum transfer of Rs. 1000 &amp; in multiples of Re. 1 thereafter for minimum six months (or) minimum Rs. 500 &amp; in multiples of Re. 1 thereafter for minimum one year and in case of quarterly frequency minimum Rs. 1500 &amp; in multiples of Re. 1 thereafter for minimum one year without any restriction on maintaining the minimum balance requirement as stipulated for the switch out scheme.</p> <p>STP-in is not available in all Liquid schemes. STP-out is available from all open ended schemes subject to the minimum amount applicable for STP-in of the respective scheme</p> <p>The Schemes also offer daily &amp; weekly STP and the terms and conditions of daily &amp; weekly STP are as follows:</p> <ol style="list-style-type: none"> <li>1. Under this facility, investor can transfer a predetermined amount from one scheme (Source Scheme) to the other scheme (Target Scheme) on daily basis / weekly basis.</li> <li>2. Currently, this facility is available through SBI Magnum InstaCash Fund (Cash &amp; Dividend Plan), SBI Magnum Instacash Fund - Liquid Floater Plan, SBI Premier Liquid Fund, SBI Ultra Short Term Debt Fund, SBI Short Term Debt Fund &amp; SBI Savings Fund (Source Scheme).</li> <li>3. Target schemes allowed would be all open ended equity schemes, SBI Magnum Balanced Fund and SBI Gold Fund.</li> <li>4. Minimum amount of STP will be Rs. 1000 &amp; in multiple of Re. 1 for daily STP &amp; Rs. 2000 &amp; in multiple of Re. 1 for weekly STP.</li> <li>5. Minimum number of installments will be 12 for daily STP &amp; 6 for weekly STP.</li> <li>6. Weekly STP will be done on 1st, 8th, 15th &amp; 22nd of every month. In case any of these days is a non-business day then the immediate next business day will be considered.</li> <li>7. Completed application form for STP should be submitted by investors at least 10 calendar days before the first transaction date.</li> <li>8. Daily and weekly STP facility shall not be available from/to daily/weekly dividend plans of any scheme</li> <li>9. Exit load shall be as is applicable in the target/source schemes.</li> </ol> <p>Default frequency for STP is Monthly &amp; default date for the start of STP is 10th.</p> <p><b><u>1. Flex Systematic Transfer Plan in all the open-ended schemes of SBI Mutual Fund offering Systematic Transfer Plan (STP) facility:</u></b></p> <p>Flex Systematic Transfer Plan is a facility wherein an investor under a designated open-ended Scheme can</p>
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opt to transfer variable amounts linked to the value of his investments on the date of transfer at pre-determined intervals from designated open-ended scheme (source scheme) to the Growth option of another open-ended scheme (target scheme).

Terms and conditions of Flex STP are as follows:

1. The amount to be transferred under Flex STP from source scheme to target scheme shall be calculated using the below formula:  
Flex STP amount = [(fixed amount to be transferred per installment x number of installments already executed, including the current installment) - market value of the investments through Flex STP in the Transferee Scheme on the date of transfer]
2. The first Flex STP installment will be processed for the fixed installment amount specified by the investor at the time of enrolment. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.
3. Flex STP would be available for Monthly and Quarterly frequencies.
4. Flex STP is not available from "Daily / Weekly" dividend plans of the source schemes.
5. Flex STP is available only in "Growth" option of the target scheme.
6. If there is any other financial transaction (purchase, redemption or switch) processed in the target scheme during the tenure of Flex STP, the Flex STP will be processed as normal STP for the rest of the installments for a fixed amount.
7. A single Flex STP Enrolment Form can be filled for transfer into one Scheme/Plan/Option only.
8. In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of determining the applicability of NAV.
9. In case the amount (as per the formula) to be transferred is not available in the source scheme in the investor's folio, the residual amount will be transferred to the target scheme and Flex STP will be closed.
10. The request for flex STP should be submitted at least 10 calendar days before the first STP date.
11. All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.

**Capital Appreciation Systematic Transfer Plan (CASTP):**

Under this facility investors can transfer capital appreciation from their invested scheme (source scheme) to another open-ended scheme (target scheme). The salient features and terms & conditions of CASTP are given below:

1. Source scheme: This facility is available under Growth option of all open ended schemes [except Equity Linked Savings Scheme & Exchange Traded Funds (ETFs)] of SBI Mutual Fund.
2. Target scheme: All open ended schemes except ETFs and daily dividend options.
3. Frequency: CASTP offers transfer facility at weekly

	<p>(1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> &amp; 22<sup>nd</sup>), monthly &amp; quarterly intervals.</p> <ol style="list-style-type: none"> <li>4. Amount to be transferred: Capital appreciation, if any, will be transferred to the target Scheme, subject to minimum of Rs. 100 on any business day.</li> <li>5. Minimum number of installments:       <ul style="list-style-type: none"> <li>– Weekly &amp; monthly frequency - six installments</li> <li>– Quarterly frequency - four installments.</li> </ul> </li> <li>6. Capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where CASTP has been processed and transferred) and the current CASTP date.</li> <li>7. The application for enrolment / termination for CASTP should be submitted, at least 10 days prior to the desired commencement/ termination date.</li> <li>8. In case Start Date is mentioned but End Date is not mentioned, the application will be registered for perpetual period.</li> <li>9. In case End Date is mentioned but Start Date is not mentioned, the application will be registered after the expiry of 10 days from the submission of the application for the date of the transfer mentioned in the application, provided the minimum number of installments is met.</li> <li>10. Minimum investment requirement in the target scheme and minimum redemption amount in the source scheme is not be applicable for CASTP.</li> <li>11. Default options:       <ol style="list-style-type: none"> <li>a. Between Regular STP, Flex STP and CASTP - Regular STP</li> <li>b. Between weekly, monthly &amp; quarterly frequency - Monthly frequency</li> <li>c. Default date for monthly and quarterly frequency - 10<sup>th</sup></li> </ol> </li> <li>12. Investor can register only one CASTP for transfer from a source scheme.</li> <li>13. In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of transfer.</li> <li>14. Exit load shall be as applicable in the target/source schemes.</li> </ol> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p>
<p>Trigger facilities in all the open-ended schemes of SBI Mutual Fund</p>	<p>Trigger is an event on happening of which the funds from one scheme will be automatically redeemed and/or switched to another scheme as specified by the investor. A trigger will activate a transaction/alert when the event selected for, has reached a value equal to or greater than (as the exact trigger value may or may not be achieved) the specified particular value (trigger point).</p> <p><b>Types of Triggers:</b></p> <ol style="list-style-type: none"> <li>1. <b>NAV Appreciation / Depreciation Trigger:</b> Under this facility, Investor can indicate NAV appreciation or depreciation in percentage terms for exit trigger. The minimum % NAV appreciation or depreciation is 5% and in multiples of 1% thereafter. On activation of the</li> </ol>

	<p>trigger the applicable NAV for the transaction will be of the day on which the trigger has been activated.</p> <p>2. <b><i>Index Level Appreciation / Depreciation Trigger:</i></b> Under this facility, investor would indicate the Sensex level as the trigger to redeem/ switch from one scheme to another. The Sensex level to be indicated in multiples of 100 only. In case indicated otherwise, it will be rounded off to nearest 100 points. The investor may choose the Sensex level above or below the current level.</p> <p>3. <b><i>Capital Appreciation / Depreciation:</i></b> Under this facility, investors will be given the option to indicate the capital appreciation / depreciation in monetary terms to activate the trigger. Minimum Capital Appreciation / Depreciation should be Rs. 10,000 &amp; in multiples of Rs. 1000 thereafter.</p> <p><b><u>Terms and conditions of Trigger facility are as follows:</u></b></p> <ol style="list-style-type: none"> <li>1. Trigger facility is available only in "Growth" option of the source scheme.</li> <li>2. Trigger facility is not available in "Daily / Weekly" options of the target scheme.</li> <li>3. Investor has the option to select the entire amount / appreciation to be processed on the activation of trigger.</li> <li>4. The Trigger option mandate will be registered on T+10 basis.</li> <li>5. Minimum investment amount under the "Trigger Facility" is Rs. 25,000/- and in multiples of Rs. 1 thereafter.</li> <li>6. Combination of trigger facilities is not permitted. The investor may choose only one of the available triggers.</li> <li>7. The specified trigger will fail, if the investor(s) do not maintain sufficient balance in source scheme(s) on the trigger date. Trigger will also not get executed in case units are under pledge / lien.</li> <li>8. Trigger facility shall be applicable subject to exit load, if any, in the transferor schemes.</li> <li>9. Investor cannot modify a Trigger registration once submitted. Investor must cancel the existing Trigger option and enroll for a fresh Trigger option.</li> <li>10. In case Trigger is not activated within one year of application, the Trigger registration will cease to exist. In such cases, investor(s) would have to register fresh trigger mandates.</li> <li>11. If any financial transaction (purchase, redemption or switch) processed in the source scheme, the trigger will be cancelled automatically.</li> </ol>
<p>Dividend Transfer Plan in all open ended schemes of SBIMF</p>	<p>Dividend Transfer Plan is a facility wherein the dividend declared under an open-ended Scheme (Source Scheme) will automatically be invested into another Open ended Scheme (Target Scheme) except Liquid Schemes.</p> <p>Terms and conditions for availing the above facility is</p>



	<p>detailed below:</p> <ol style="list-style-type: none"> <li>1. Minimum amount of dividend eligible for transfer is Rs.1000.00 If the dividend in the source scheme happens to be less than Rs.1000.00, then such dividend will be automatically reinvested in the source scheme irrespective of the option selected by the investor.</li> <li>2. Investment in the target scheme will be done at the NAV as applicable for switches, with record date being the transaction day.</li> <li>3. Investor wishing to select Dividend Transfer Plan will have to opt for all units under the respective plan/option of the source scheme.</li> <li>4. Investors opting for Dividend Transfer Plan has to specify each scheme/plan/option separately &amp; not at the folio level.</li> <li>5. Minimum investment amount requirement in the target scheme/s will not be applicable for the Dividend Transfer Plan.</li> <li>6. Request for enrollment must be submitted at least 15 days before the dividend record date.</li> <li>7. Investors can terminate this facility by giving a written request at least 15 days prior to the dividend record date under the source scheme.</li> <li>8. This facility is available under daily, weekly and fortnightly dividend option of all schemes</li> </ol> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p>
<p><b>Who can invest</b></p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> <li>• Indian resident adult individuals, either singly or jointly (not exceeding three);</li> <li>• Minor through parent / lawful guardian; (please see the note below)</li> <li>• Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;</li> <li>• 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;</li> <li>• Partnership Firms constituted under the Partnership Act, 1932;</li> <li>• A Hindu Undivided Family (HUF) through its Karta;</li> <li>• Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>• Non-Resident Indians (NRIs) / Persons of Indian</li> </ul>

	<p>Origin (PIO) on full repatriation basis or on non-repatriation basis;</p> <ul style="list-style-type: none"> <li>• Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis;</li> <li>• Qualified Foreign Investor (QFI)</li> <li>• Foreign Portfolio Investor</li> <li>• Army, Air Force, Navy and other para-military funds and eligible institutions;</li> <li>• Scientific and Industrial Research Organisations;</li> <li>• Provident / Pension / Gratuity and such other Funds as and when permitted to invest;</li> <li>• International Multilateral Agencies approved by the Government of India / RBI; and</li> <li>• The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).</li> <li>• A Mutual Fund through its schemes, including Fund of Funds schemes.</li> </ul> <p>Note: Minor can invest in any scheme of SBI Mutual Fund through his/her guardian only. Minor Unit Holder on becoming major is required to provide prescribed document for changing the status in the Fund's records from 'Minor' to 'Major'. For details of the documentation pertaining to investment made on behalf of minor, please refer to Statement of Additional Information (SAI).</p> <p><b>Notes :</b></p> <ol style="list-style-type: none"> <li>1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.</li> <li>2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases.</li> </ol> <p><b>Applications not complying with the above are liable to be rejected.</b></p> <ol style="list-style-type: none"> <li>3. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again,</li> </ol>
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	<p>the necessary charges are liable to be debited to the investor.</p> <p><b>Who cannot invest</b></p> <p>It should be noted that the following entities cannot invest in the scheme(s) :</p> <ol style="list-style-type: none"> <li>1. Any individual who is a Foreign National</li> <li>2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).</li> <li>3. Residents of United States of America and Canada.</li> </ol> <p>SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> <p>Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application.</p> <p><b>Defective applications liable for rejection</b></p> <p>Applications not complete in any respect are liable to be rejected. In the event of non-allotment of Units, no interest will be paid on the money refunded, if refunded within 5 business days. In case of any representation to the Trustees against the disqualification of any application, the decision of the Trustees will be final.</p>
<p><b>How to Apply</b></p>	<p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity / redemption or at the time of any corporate action.</p> <p>SEBI has also made it mandatory for investors to</p>

	<p>mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction.</p> <p>Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any OPAT of SBIMF . The application amount in cheque or Demand Draft shall be payable to:</p> <table border="1" data-bbox="847 415 1421 716"> <thead> <tr> <th>Scheme name</th> <th>Payable to</th> </tr> </thead> <tbody> <tr> <td>SBI Magnum Multiplier Fund</td> <td>SBI Magnum Multiplier Fund</td> </tr> <tr> <td>SBI Magnum Balanced Fund</td> <td>SBI Magnum Balanced Fund</td> </tr> <tr> <td>SBI Magnum Equity Fund</td> <td>SBI Magnum Equity Fund</td> </tr> <tr> <td>SBI Magnum Global Fund</td> <td>SBI Magnum Global Fund</td> </tr> <tr> <td>SBI Premier Liquid Fund</td> <td>SBI Premier Liquid Fund</td> </tr> </tbody> </table> <p>The Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stockinvests will be accepted</p>	Scheme name	Payable to	SBI Magnum Multiplier Fund	SBI Magnum Multiplier Fund	SBI Magnum Balanced Fund	SBI Magnum Balanced Fund	SBI Magnum Equity Fund	SBI Magnum Equity Fund	SBI Magnum Global Fund	SBI Magnum Global Fund	SBI Premier Liquid Fund	SBI Premier Liquid Fund
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SBI Magnum Equity Fund	SBI Magnum Equity Fund												
SBI Magnum Global Fund	SBI Magnum Global Fund												
SBI Premier Liquid Fund	SBI Premier Liquid Fund												
<p>Accounts Statements</p>	<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 month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• <b>Account Statements for investors holding demat accounts:</b> Subsequent account statement may be obtained from the depository participants with whom the investor holds the DP account.</li> <li>• The asset management company shall issue units in dematerialized form to a unitholder of the Scheme within two working days of the receipt of request from the unitholder.</li> </ul> <p>In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account</p>												

	<p>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 on the basis of 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 on a monthly basis.</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>
<b>Dividend</b>	<p>The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. Investors residing in such places where Electronic Clearing Facility is available will have the option of receiving their dividend directly into their specified bank account through ECS. In such a case, only an advice of such a credit will be mailed to the investors.</p>
<b>Dividend Policy</b>	<p>The Trustee reserves the right to declare dividends under the dividend option of the Scheme depending on the net distributable surplus available under the Scheme.</p> <p>The procedure and manner of payment of dividend shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006 as amended from time to time.</p>
<b>Repurchase</b>	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.</p>
<b>Delay in payment of redemption / repurchase proceeds</b>	<p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p>
<b>Switchover facility</b>	<p>Magnum / Unit holders under the scheme will have the facility of switchover between the two Options in the scheme at NAV. Switchover between this scheme and other schemes of the Mutual Fund would be at NAV related prices. Switchovers would be at par with redemption from the outgoing option/Plan/scheme and would attract the applicable tax provisions and load at the time of switchover.</p>

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

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

	<p>(i) <b>First Time Mutual Fund Investor (across Mutual Funds):</b>          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.</p> <p>(ii) <b>Investor other than First Time Mutual Fund Investor:</b>          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.</p> <p>(iii) <b>Transaction charges shall not be deducted for:</b></p> <ul style="list-style-type: none"> <li>(a) purchases /subscriptions for an amount less than Rs. 10,000/-;</li> <li>(b) transaction other than purchases/subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan/Systematic Withdrawal Plan / Dividend Transfer Plan, etc.</li> <li>(c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent).</li> <li>(d) transactions carried out through the stock exchange mode.</li> </ul>
<p><b>Facilitating transactions through Stock Exchange Mechanism</b></p>	<p>In terms of SEBI Circular SEBI/IMD/CIR No.11/183204/2009 dated November 13, 2009, units of the Scheme can be transacted through all the registered stock brokers of the National Stock Exchange of India Limited and / or BSE Limited who are also registered with AMFI and are empanelled as distributors with SBI Mutual Fund. Accordingly such stock brokers shall be eligible to be considered as 'official points of acceptance' of SBI Mutual Fund.</p>
<p><b>Cash investments in mutual funds</b></p>	<p>Pursuant to SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 and CIR/IMD/DF/10/2014 dated May 22, 2014, 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 extent of Rs. 50,000/- per investor, per mutual fund, per financial year shall be allowed 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 redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.</p>
<p><b>Option to hold unit in demat form</b></p>	<p>Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated 12/09/2011; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form.</p> <p>The Unit holders would have an option to hold the Units in dematerialized form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The Applicant intending to hold Units in dematerialized form will be required to have</p>



	<p>a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units.</p> <p>Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date. Each Option held in the dematerialised form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website link <a href="http://www.nsdl.co.in">www.nsdl.co.in</a> or <a href="http://www.cdslindia.com">www.cdslindia.com</a>. The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.</p> <p>Investors please note that units issued under the Scheme can only be transferred, assigned or pledged after three years of its issue.</p>
Listing	<p>The Schemes being open-ended, the Units are not proposed to be listed on any stock exchange. However, the AMC may, at its sole discretion, list the Units on one or more stock exchanges at a later date.</p>
Dematerialization of Units	<p>The Unit Holders are given an option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ("Demat") form. Mode of holding shall be clearly specified in the Application Form.</p> <p>Unit Holders opting to hold the Units in Demat form must provide their Demat Account details in the specified section of the Application Form. The Unit Holder intending to hold the units in Demat form is required to have a beneficiary account with the Depository Participant (DP) registered with NSDL/CDSL and will be required to indicate in the Application Form, the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. In case of Unit Holders who do not provide their Demat Account details, an Account Statement shall be sent to them.</p> <p>In case the Unit holder desires to hold Units in dematerialized mode at a later date, he will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will have to submit the account statement alongwith the prescribed request form to any of the SBIFMPL Branches for conversion of Units into demat form. The AMC will issue the Units in dematerialized form to the Unit holder within two Business Days from the date of receipt of such request.</p>
Rematerialization of Units	<p>Rematerialization of Units shall be carried out in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time.</p> <p>The process for rematerialisation of Units will be as follows:</p> <ul style="list-style-type: none"> <li>• Unit Holders/investors should submit a request to their respective Depository Participant for rematerialisation of Units in their beneficiary accounts.</li> <li>• Subject to availability of sufficient balance in</li> </ul>

	<p>the Unit Holder's/investor's account, the Depository Participant will generate a Rematerialisation Request Number and the request will be despatched to the AMC/Registrar.</p> <p>On acceptance of request from the Depository Participant, the AMC/Registrar will despatch the account statement to the investor and will also send electronic confirmation to the Depository Participant.</p>
<p>The policy regarding reissue of repurchased Units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</p>	<p>Presently, the AMC does not intend to reissue the repurchased/redeemed Units. The Trustee reserves the right to reissue the repurchased Units at a later date after issuing adequate public notices and taking approvals, if any, from SEBI.</p>
<p>Restrictions, if any, on the right to freely retain or dispose of Units being offered.</p>	<p>The Units under the Scheme are not transferable. In view of the same, additions/deletion of names will not be allowed under any folio of the Scheme.</p> <p>The above provisions in respect of deletion of names will not be applicable in case of death of Unit Holder (in respect of joint holdings) as this will be treated as transmission of Units and not transfer.</p> <p>The Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the Depository Participant in the prescribed form and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories.</p>
<p>Appointment of Mf Utilities India Private Limited</p>	<p>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.</p> <p>Accordingly, all financial and non-financial transactions pertaining to Schemes of SBI Mutual Fund can be done through MFU either electronically on <a href="http://www.mfuonline.com">www.mfuonline.com</a> as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at <a href="http://www.mfuindia.com">www.mfuindia.com</a> as may be updated from time to time. The Online Transaction Portal of MFU i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the AMC.</p> <p>Applicability of NAV shall be based on time stamping of application and realization of funds in the bank account of SBI Mutual Fund within the applicable cut-off timing. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received by MFU (physical / online). However, investors should note that transactions on the MFUI portal shall be</p>

	<p>subject to the eligibility of the investors, any terms &amp; conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.</p> <p>Investors are requested to note that, 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 MFUI 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. Investors can visit the website of MFUI (<a href="http://www.mfuindia.com">www.mfuindia.com</a>) to download the relevant forms.</p> <p>The AMC reserves the right to change/modify/withdraw the features mentioned in the above facility from time to time.</p>
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### C. PERIODIC DISCLOSURES

<p><b>Net Asset Value</b></p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>NAV of the Scheme would be computed and declared on all business day (in case of SBI Premier Liquid Fund on all days including Saturday and Sunday). NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. 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>.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 9.00 p.m.</p>
<p><b>Half yearly Disclosures: Portfolio / Financial Results</b></p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p><b>(i) Half Yearly disclosure of Un-Audited Financials:</b></p> <p>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 i.e. <a href="http://www.sbimf.com">www.sbimf.com</a> and that of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a>. A notice advertisement communicating the investors that the financial results shall be hosted on the website shall be published in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the fund is situated.</p> <p><b>(ii) Half Yearly disclosure of Scheme's Portfolio:</b></p> <p>Before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund will either publish the scheme's portfolio details in the newspapers or send it to the unit holders in the format as prescribed by SEBI (Mutual Funds) Regulations, 1996. The same will also be hosted on the website of the fund i.e. <a href="http://www.sbimf.com">www.sbimf.com</a>. and that of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a>. The publication of such statement shall be in one national English daily newspaper and in a newspaper in the language</p>

	of the region where the Head Office of the fund is situated.		
<b>Monthly Disclosure of Schemes' Portfolio Statement</b>	The fund shall disclose the scheme's portfolio in the prescribed format as on the last day of the month for all the Schemes of SBI Mutual Fund on or before the tenth day of the succeeding month.		
<b>Annual Report</b>	<p>Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within six months from the date of closure of the relevant accounts year i.e. 31st March each year.</p> <p>In accordance with SEBI Circular No. IMD/ DF/16/ 2011 dated September 8, 2011, pertaining to mailing of annual report and/or abridged summary thereof, the same shall be sent the fund as under:</p> <p>(i) by e-mail only to the Unit holders whose e-mail address is available with us.          (ii) in physical form to the Unit holders whose email address is not available with us and/or to those Unit holders who have opted / requested us for the same. The physical copy of the schemewise annual report or abridged summary shall be made available to the investors at the registered office of SBI Mutual Fund. A link of the scheme annual report or abridged summary shall be displayed prominently on the website of the fund i.e at <a href="http://www.sbimf.com">www.sbimf.com</a></p>		
<b>Associate Transactions</b>	Please refer to Statement of Additional Information (SAI).		
<b>Taxation</b>			
The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.		<b>Resident Investors (Tax Rates*)</b>	<b>Mutual Fund</b>
	Tax on Dividend Equity Scheme	Nil	Nil
	Liquid Scheme	Nil	25.00% for individual & HUF 30.00% for investors other than individual & HUF

	Capital Gains:		
	Long Term		
	Equity* Oriented Scheme	<p>a) 20% with indexation in case of units where STT is not paid / payable on redemption (u/s 111A)</p> <p>b) Nil in case where STT is paid / payable on redemption (u/s 111A)</p>	Nil
	Non Equity Oriented Scheme	20% with indexation,	Nil
	Short Term Equity Oriented Scheme	<p>a) 15% on such gain if Securities Transaction Tax (STT) has been paid on redemption of short term capital asset being unit of equity oriented fund</p> <p>b) In all other cases, taxable at normal rates of tax applicable to the assessee</p>	Nil
	Non Equity Oriented Scheme	taxable at normal rates of tax applicable to the assessee	Nil
<p>* Plus surcharge &amp; education cess as per Income Tax Act</p> <p>Upon Redemption of the Units, Securities Transaction Tax ("STT") would be payable by the Unit Holders at the applicable rate(s). (Currently 0.001 % of the Redemption Price is being charged as STT).</p> <p>For further details on taxation please refer to the clause on Taxation in the SAI</p>			

Investor services	Details of Investor Relations Officer of the AMC: Name: C. A. Santosh Address: SBI Funds Management Pvt. Ltd., 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051. Telephone number: 022 - 61793537 Fax: 022- 67425687 e-mail: customer.delight@sbimf.com
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#### D. NAV INFORMATION

The NAV and the repurchase NAV will be calculated on all business days except for SBI Premier Liquid Fund and for SBI Premier Liquid Fund all days including Saturday and Sunday. The NAV would be rounded off to four decimal places for all schemes.

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

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

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 p.m.. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

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

#### IV. FEES AND EXPENSES

##### A. NEW FUND OFFER (NFO) EXPENSES

Not applicable

##### B. ANNUAL SCHEME RECURRING EXPENSES

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

Expense Head	% of daily Net Assets	
	For SMMF, SMBALF, SMEF, SMGLF	SBI Premier Liquid Fund
Investment Management and Advisory Fees	Upto 2.50%	Upto 2.25%
Trustee fee		
Audit fees		
Custodian fees		
RTA Fees		
Marketing & Selling expense incl. agent commission		
Cost related to investor communications		
Cost of fund transfer from location to location		
Cost of providing account statements and dividend redemption cheques and warrants		
Costs of statutory Advertisements		
Cost towards investor education & awareness (at least 2 bps)		
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.		
Service tax on expenses other than investment and advisory fees		
Service tax on brokerage and transaction cost		
Other Expenses <sup>^</sup>		
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b>	<b>Upto 2.50%</b>	<b>Upto 2.25%</b>
Additional expenses under regulation 52 (6A) (c)	<b>Upto 0.20%</b>	<b>Upto 0.20%</b>
Additional expenses for gross new inflows from specified cities	<b>Upto 0.30%</b>	<b>Upto 0.30%</b>

<sup>^</sup> Any other expenses which are directly attributable to the Scheme, may be charged with the approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

The AMC has estimated that upto 2.50% for SMMF, SMBALF, SMEF, SMGLF and 2.25% for SBI Premier Liquid Fund (plus allowed under regulation 52(6A)(c)) of the daily net asset 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.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc as compared to Regular Plan and no commission for distribution of Units will be paid/ charged under Direct Plan. Both the plans viz. Regular and Direct plan shall have common portfolio.

The aforesaid expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations. This means that mutual fund can charge expenses within overall limits, without any internal cap on the aforesaid expenses head. Types of expenses charged shall be as per the SEBI (Mutual Funds) Regulations, 1996.

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations.

As per the Regulations, the maximum recurring expenses that can be charged to the Scheme as under:

Total Expenses charged to the scheme (SBI Premier Liquid Fund)	Subject to the following limits*: 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.
Total Expenses charged to the scheme (For SMMF, SMBALF, SMEF, SMGLF - 94)	Subject to the following limits*: i) 2.50% on the first Rs.100 cr. of daily net assets. ii) 2.25% on the next Rs.300 cr. of daily net assets. iii) 2.00% on the next Rs.300 cr. of daily net assets. iv) 1.75% on the balance of the daily net assets.

\*The scheme may charge additional expenses incurred towards different heads mentioned under regulations (2) and (4), not exceeding 0.20% of the daily net assets.

In addition to the above, the following expenses will be charged to the scheme:

1. The service tax on investment management and advisory fees
2. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 percent for derivative market trades. Further, In terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, 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. 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 in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the trustee or sponsors.
3. Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified from time to time are at least -
  - 30 percent of gross new inflows in the scheme, or;
  - 15 percent of the average assets under management (year to date) of the scheme, whichever is higher:

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:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities:

Provided further that amount incurred as expense on account of 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.

The Mutual Fund would update the current expense ratios on its website within two working days mentioning the effective date of the change.

Any expenditure in excess of the limits specified in the SEBI Regulations shall be borne by the AMC.



### C. LOAD STRUCTURE

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

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

- Load Structure for Equity Scheme i.e. SBI Magnum Balanced Fund, SBI Magnum Equity Fund, SBI Magnum Global Fund & SBI Magnum Multiplier Fund (including SIP, Chota SIP, & STP)

Entry Load	Not Applicable
Exit Load	<p>SBI Magnum Balanced Fund, SBI Magnum Global Fund and SBI Magnum Multiplier Fund:</p> <ul style="list-style-type: none"> <li>• For exit within 12 months from the date of allotment - 1 %</li> <li>• For exit after 12 months from the date of allotment - Nil</li> </ul> <p>SBI Magnum Equity Fund</p> <ul style="list-style-type: none"> <li>• For exit within 1 year from the date of allotment - 1 %</li> <li>• For exit after 1 year from the date of allotment - Nil</li> </ul>
Switchover Load *	At applicable exit load

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

#### SBI Premier Liquid Fund Fund

Entry Load	Not Applicable
Exit Load	Nil

The charges stated above are a percentage of the NAV.

No Exit Load shall be charged for Switch from Direct Plan to Regular Plan under the Scheme; however, in case of switch from Regular Plan to Direct Plan under the Scheme shall be subject to applicable exit load if any.

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

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

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

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

For any change in load structure AMC will issue an addendum and display it on the website/OPAT of SBIMF.

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

- 1) The addendum detailing the changes may be attached to Scheme Information Documents and key information memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.
- 2) Arrangements may be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centers and distributors/brokers office.

- 3) The introduction of the exit load/ CDSC alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load/CDSC.
- 4) A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
- 5) Any other measures which the mutual funds may feel necessary.

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

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

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

The charges stated above are a percentage of the NAV.

## V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

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

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

Not applicable

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

Against Sponsor:

- The Reserve Bank of India imposed penalty of Rs. 10 Lakh on State Bank of India in exercise of the power conferred under the Section 47 A (1) (b) read with Section 46 (4) (i) of the Banking Regulation Act, 1949. The penalty was imposed for contravention of various instructions issued by the Reserve Bank of India in respect of derivatives, such as failure to carry due diligence in regard to suitability of products, selling derivatives products to users not having risk management policies and not verifying the underlying/ adequacy of underlying and eligible limits under past performance route. The penalty was paid on 27.04.2011.
- The Reserve Bank of India imposed penalty of Rs. 3 crores on State Bank of India in July 2013 in exercise of power conferred under Section 47A (1) (c) read with Section 46 (4) of the Banking Regulation Act 1949, for alleged violation of its guidelines/statutory provisions on issue/sale of drafts/gold coins against cash, non capturing of beneficial owner details in CBS and non-availability of a scenario for generating alerts for monitoring transactions in accounts with high turnover but low end day balance. The penalty was paid on 15.07.2013.
- The Income Tax Authorities imposed penalty of Rs. 12.57 lakhs on State Bank of India (CAG New Delhi Branch) in March 2014 on account of late remittance of TDS pertaining to CAG New Delhi Branch. The penalty was paid on 31.03.2014.
- The Reserve Bank of India imposed penalty amounting to Rs. 237.06 lakhs on various circles of State Bank of India. The penalty was imposed for reasons such as non conduct of surprise verification of Currency Chest (CC) branches, shortage in soiled note remittances and CC balance, detection of mutilated/ counterfeit notes in reissuable packets etc. The details of penalties above Rs. 1 lac and nature of penalty thereof are as follows:

Circle Name	Nature of Penalty	Amount (Rs.)	Date of payment of penalty
Ahmedabad	Non conduct of surprise verification of CC Balance	1,00,000	22-Oct-13
Bengal	Shortages in SNR and CC Balances	20,00,000	22-Oct-13
Bhubaneswar	Shortages in SNR and CC Balances	2,10,000	27-Nov-13
Chandigarh	Detection of mutilated/counterfeit notes in reissuable packets	3,75,000	27-Sep-13
Delhi	Detection of mutilated/counterfeit notes in reissuable packets	5,00,000	16-Jan-14
Delhi	Denial of facilities/services to linked branch of other bank	5,00,000	16-Jan-14
Delhi	Wrong reporting of Remittance to RBI	45,00,000	04-Jul-13
Delhi	Non conduct of surprise verification of CC Balance	4,97,427	25-Jul-13
Delhi	Mutilated Notes detected in SNR and CC Balances (in Issuable Note packets)	4,73,950	11-Jul-13
Hyderabad	Shortages in SNR and CC Balances	1,00,000	24-Jan-14
Hyderabad	Non conduct of surprise verification of	5,00,000	12-Jul-13

	CC Balance		
Lucknow	Shortages in SNR and CC Balances	2,59,600	16-Sep-13
Mumbai	Shortages in SNR and CC Balances	1,13,100	27-Mar-14
North-East	Shortages in SNR and CC Balances	1,55,800	25-Jul-13
Patna	Mutilated Notes detected in SNR and CC Balances (in Issuable Note packets)	3,21,950	05-Jun-13

- e. SBI Jeddah Branch
- (a) Penalty of SAR 19,000 (INR 2.68 lakhs) imposed by Saudi Arabia Monetary Agency (SAMA) on account of delayed submission of financial statement as at the end of December 2012. The penalty was paid on 07.04.2013.
- (b) Penalty of SAR 11,700 (INR 1.64 lakhs) imposed by Saudi Arabia Monetary Agency (SAMA) on account of non adherence to the requirement of incorporating National ID/Civil Register Number of the drawer of the cheque in the slip of all dishonoured cheques. The penalty was paid on 27.04.2013.
- f. SBI Regional Representative Office, Manila  
 Penalty of PHP 8,561.79 (INR 0.39 lakhs) imposed by Securities Exchange Commission of Manila (SEC) on account of delayed submission of General Information Sheet and proof of Inward Remittance. The penalty was paid on 24.07.2013.
- g. Bank SBI Indonesia
- (a) Penalty of IDR 0.21 mio (INR 0.12 lakhs) imposed by Bank Indonesia on account of shortage of foreign currency minimum reserve requirement in 2011-12. The penalty was paid on August 23, 2011.
- (b) Penalty of IDR 2,000,000 (INR 0.13 lakhs) imposed by Bank Indonesia on account of delayed submission of Commercial Bank Daily Report in April 2013. The penalty was paid on 10.04.2013.
- (c) Penalty of IDR 17,712,377 (INR 0.87 lakhs) imposed by Bank Indonesia on account of error in reported data for calculation of minimum statutory reserve in December 2013. The penalty was paid on 12.12.2013.
- (d) Penalty of IDR 250,000,000 (INR 12.23 lakhs) imposed by Bank Indonesia on account of 25 forex purchase transactions done by a customer were considered to be in violation of Bank Indonesia's regulation concerning foreign exchange purchases against IDR in December 2013. The penalty was paid on 30.12.2013.
- h. SBI Mauritius
- (a) Penalty of MUR 1,00,000 (INR 1.75 lakh) imposed by Bank of Mauritius on account of non adherence to the guidelines on obtaining prior approval of local banking regulator. The penalty was paid in December 2012.
- (b) Penalty of MUR 500,000 (INR 9.96 lakhs) imposed by Bank of Mauritius on account of non compliance with the guidelines of Anti-Money Laundering Combating the Financing of Terrorism and also due to non-adherence of guidelines on advertisement by Bank of Mauritius in June 2013. The penalty was paid on 17.07.2013.

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

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

Against Sponsor:

SEBI served show cause notice dated 08.11.2012 under rule 4 of the adjudication Rules for the deficiencies observed in Debenture Trustee operations during their inspection conducted from 26.07.2010 to 30.07.2010 at State Bank of India, Mumbai Main branch. Bank has made payment of Rs. 6.80 lacs towards the settlement charges to SEBI on 13.01.2015 for the same.

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

Some ordinary routine litigations incidental to the business of the Fund are pending, and further a petition / summary suit against the Fund is pending in the court. A case was filed at the High Court of Judicature at Bombay by M/s Morarka Finance Limited for recovery of Rs 8.44 lakhs together with interest being the excess price paid by them in equity buyback transaction relating to the shares of M/s Pampasar Distilleries Limited. M/s A.R. Bhole and Company, Advocates are defending the case on our behalf. The case was transferred from the High Court of Bombay to the City Civil Court, Mumbai on September 29, 2012. Hearings are ongoing at the City Civil Court.

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

- a) SEBI has initiated an investigation for the transactions in the shares of M/S Polaris Software Lab Limited, made during the period April 01, 2002 to May 31, 2002 by SBI Mutual Fund, having suspected SBI Mutual Fund of indulging in insider trading on account of proposed merger of M/s Orbi Tech Solutions with M/s Polaris Software Lab Limited, i.e. 'unpublished price sensitive information' about Polaris under the SEBI (Insider Trading Regulation) Regulation, 1992. SBIMF has denied having violated of any insider trading regulation or SEBI Act. SEBI had issued a show cause notice on June 20, 2007 and SBIMF has replied to SEBI on June 30, 2008. Since then, there has been no further communication on the matter from SEBI till date.
- b) SEBI had initiated an investigation into certain transactions in the shares of M/s. Padmini Technologies Limited ("PTL"), during the period 2000-2001, which included an inquiry into the investments made by SBI Mutual Fund in the shares of PTL. The Central Bureau of Investigation had also investigated about various aspects of transactions in the shares of PTL which included investments by various schemes of SBI Mutual Fund during the period. A case was subsequently filed in the Sessions Court at Mumbai in 2006 against some ex-employees of the Company. SBI Funds Management Private Limited ("SBIFMPL"), SBI Mutual Fund Trustee Company Pvt. Ltd. and SBI Mutual Fund are not parties to this case. The internal investigations conducted by the Chairman, Board of Trustees, SBI Mutual Fund, however, had ruled out any questionable intentions of SBI Mutual Fund in the matter. Further, a show cause notice dated January 29, 2010 ("2010 SCN") was received from SEBI in the matter and SBI Mutual Fund has replied to the show cause notice countering the allegations made by SEBI. SBI Mutual Fund had also made an application to SEBI to settle the matter through the consent process, i.e. on a no-fault basis, without accepting or denying guilt. The said consent proposal has not been accepted by SEBI vide its letter dated March 22, 2013. A fresh Show Cause Notice dated May 28, 2013 ("2013 SCN") has been issued enclosing a copy of an enquiry report conducted again by a Designated Authority, recommending a prohibition on SBI Mutual Fund from launching any new mutual fund schemes for a period of 12 months. In terms of the opportunity made available in the 2013 SCN to avail the consent process, SBI Mutual Fund had filed a consent application which was returned by SEBI stating that the consent application by SBIFMPL shall not be reconsidered by SEBI. SBIFMPL is dealing with the issue and have engaged the services of legal counsel to resolve the matter.
5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

*Not Applicable*

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

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

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

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

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

sd/-

Place: Mumbai

Date: June 26, 2015

Name : Dinesh Kumar Khara  
Designation : Managing Director & CEO

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**SBI FUNDS MANAGEMENT PVT LTD - BRANCHES**


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**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, SBI Main Branch, Chipitola, Agra-282001, Tel: 0562-32555061,4008091. **AJMER:** SBI Funds Management Pvt Ltd, C/O SBI Special Branch, Ajmer - 305001, Tel: (0145)2426284. **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 - 444601, 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, Maruti Sharnam, Near Nanadbhoomi Party Plot, Anand Vidyanagar Road, Anand - 388001, Gujarat Tel: (02692)- 246210. **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. **ASANSOL :** SBI Funds Management Pvt Ltd, 2nd Floor, Block A, P. C. Chatterjee Market, Rambandhu Tala, 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. **BANGALORE :** SBI Funds Management Pvt Ltd, #501, 5th Floor,16 & 16/1, Phoenix Towers, Museum Road,Bangalore-560001, Tel : (080)25580014/25580051/22122507, 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. **BHUBANESHWAR :** SBI Funds Management Pvt Ltd, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneshwar-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, Branch Manager, 27 - 28, Industrial Estate, Pur Road, Bhilwara - 311001, Rajasthan **BATHINDA:** SBI Funds Management Pvt Ltd, State Bank of India, 1st Floor, A.D.B. Branch, Guru Kashi Marg, Bhatinda-151001, 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 16, Star Trade Centre, Sodawala Lane, Nr, Chamunda Circle, Borivali West-400092, Tel : 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 Darbargadh Branch, 2'nd 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. **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, State Bank Of India, Local Head Office, 1st Floor, Sector - 17B, Chandigarh-160017, Tel : (0172)2709728. **CHENNAI :** SBI Funds Management Pvt Ltd, Sigapi Achi Building li 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:** SBI Funds Management Pvt Ltd, C/o SBI, 2nd Floor, Aydeed Complex, YMCA Cross Road, Calicut - 673001, Tel: 0495 2768270, 4020079. **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. **DEHRADUN:** SBI Funds Management Pvt Ltd, SBI Main Branch, 4, Convent Road, Dehradun-248001, Tel: (0135)2651719. **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, Camp Office, State bank of India Regional Business office, Centre Point Building, Civil Line Dharamshala-176215, Tel: 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. **DURGAPUR:** SBI Funds Management Pvt Ltd, C/o State Bank of India, 1st Floor, City Centre Branch, Durgapur-713216,, Tel: 2544191/192. **ERNAKULAM :** SBI Funds Management Pvt Ltd, 28/218 II Floor, Manorama Junction, Above SBI Ernakulam South Branch, S A Road, Panampilly Nagar, Ernakulam-682036, Tel : (0484)2318886,2318886,2323489.



**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.,, 65, Neelam Bata Road, Near Mahalaxmi Hotel, NIT Faridabad, Haryana - 121001, Tel: 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. **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, Gawalbiga More, Opposite Dayal Petrol Pump, Gaya - 823001, Bihar. **GHAZIABAD**: SBI Funds Management Pvt Ltd, SIB branch 1st floor Navyug Market, Ghaziabad -201001, Tel: 0120-2797582,. **GORAKHPUR**: SBI Funds Management Pvt Ltd, C/o State Bank Of India, Gorakhpur Branch,, Bank Road, Gorakhpur (U.P.) PIN-273001, Tel: 0551-2203378. **GULBARGA**: SBI Funds Management Pvt Ltd, C/o State Bank of India, P. B.No.3, Hyderabad Karnataka, Chamber of Commerce Bldg, Super Market, Gulbarga -585105, Tel: 9980872463. **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, 1-8-304 to 307, 3rd Floor, Kamala Towers, Patigadda Road, Begumpet, Secunderabad - 500 016. Tel : (040) 27905741 / 42. **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, Ananda Chowk , 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. **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, C/O SBI Personal Banking Branch, Near Bus Stand, Napier Town, Jabalpur-482001, Tel: 0761-2450542. **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 Suvridha Centre, Jalandhar - 144001, Tel: 0181-2238415. **JALGAON** : SBI Funds Management Pvt Ltd., 2nd floor, Opp. SBI Main Branch, Stadium Complex, Jilha Peth, 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 SBI, Main Branch, Bistupur, Ground Floor, Jamshedpur-831001, Tel: (0657)2440446. **JHANSI**: SBI Funds Management Pvt Ltd, C/o SBI Main Branch, 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, Marry Gold 2, 305, Third floor, College Road, Junagadh - 362002, Gujarat. **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, Inda Peerbaba, 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, SBI Main Branch, Chawani Choraha, Kota - 324 005, Tel: (0744)2390631. **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. **KALYAN** : SBI Funds Management Pvt Ltd, Shop No. 25, Ground Floor, Madhav Commercial Complex, Station Road, Kalyan (West) - 421 301, Tel : 0251-2311850/2311980. **LUCKNOW** : SBI Funds Management Pvt Ltd, G-16, Kasmande House, 2, Park Road, Hazratganj, Lucknow-226 001, Tel : (522) 2286741, 2286742. **LUDHIANA** : SBI Funds Management Pvt Ltd, C/o. State Bank of India, 1st Floor, Main Branch, Civil Lines, Ludhiana-141 001, Tel : (0161)2449849. **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. **MUMBAI** : SBI Funds Management Pvt Ltd, Ilaco House, 2nd Floor, P M Road, Fort, Mumbai-400 023, 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. **MANGALORE:** SBI Funds Management Pvt Ltd, C/o State Bank Of India - Mallikata Branch, 1st Floor, P B Box No.512, Jugul Towers, Mallikata Mangalore - 575003, Tel: (0824)2222463. **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, C/o SBI Mysore Main Branch, 1st Floor, Mothikhana Building, New Sayaji Rao Road, Mysore 570024, Tel: (0821)4242919. **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. **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. **NASHIK:** SBI Funds Management Pvt Ltd, Shop No-1, Shivneri Hieghts, Vise Mala, Near Ramdas Colony Garden, Nashik-422005., Tel: 0253- 6575888/2232553. **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 - 524 004, Andhra Pradesh. **NEHRU PLACE:** SBI Funds Management Pvt Ltd, SBI, 40 Bakshi House, Nehru Place, New Delhi-110018, Tel : 011-26224606. **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, Gr Floor, SBI Main Branch, West Gandhi Maidan, Patna-800001, Tel : (0612) 3242047. **PUNE :** SBI Funds Management Pvt Ltd, Madhuri Kishor Chambers, 3rd Floor, Near Passport Office, Senapati Bapat Road, Pune-411016, Tel : (020)25670961. **PITAM PURA :** SBI Funds Management Pvt Ltd, H-4/G-10, Vardhman NX Plaza, Netaji Subhash Place, Delhi-110034,, Tel : 011-23751974. **RAIPUR :** SBI Funds Management Pvt Ltd, C/o. SBI Kutchery Branch, Near Daga Girls College, Raipur- 492001, Tel : (0771) 2543355,4263256. **RANCHI :** SBI Funds Management Pvt Ltd, C/o. State Bank Of India, Upper Bazar Branch, 2nd Floor, Metro Market, Kutchery Road, Ranchi-834 001, Tel : (0651) 2213413. **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. **RATLAM :** SBI Funds Management Pvt Ltd, 14/1, Chhatripul, Main Road, Ratlam - 457001, Madhya Pradesh. **ROHTAK :** SBI Funds Management Pvt Ltd, C/o State Bank of India Main Branch, Near District Court, Rohtak - 124001, Haryana. **ROURKELA:** SBI Funds Management Pvt Ltd, C/O. State Bank Of India, Panposh Road, Civil Township, Rourkela - 769004 SBI -R.I.E Branch Panposh Road, Civil Township Rourkela-769004, Tel: 0661-2400299. **SURAT :** SBI Funds Management Pvt Ltd, Athugar Street, Higher Ground Floor, Meghratna Complex, Nanpura, Surat - 395 001, Tel : (0261) 2462764/ 3994800/ 6646555. **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, Dwariakaji 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. **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 Pardesh, 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, Budhwar Peth, 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. **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, No.60/2, I Floor, Krishna Complex, Sastri Road, Tennur, Trichy- 620017, 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, Trisshur - 680001 Tel: 0487-2445700. **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. **UDAIPUR:** SBI Funds Management Pvt Ltd, SBI City Branch, Bapu Bazaar, Near Delhi Gate, Udaipur.313001, Tel: 9928191961. **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, DNO.29-6-23, 1st Floor, Sri Raja Rajeswari Complex, Ramachandra Rao Road, Suryaraopeta, Vijayawada - 520 002. 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, Sibra, Varanasi-221010, Tel: 0542-2222492. **VELLORE** : SBI Funds Management Pvt Ltd, State Bank of India Officers Line Vellore - 632001, Tamil Nadu. **VISHAKAPATNAM**: SBI Funds Management Pvt Ltd, C/o.SBI Main Branch, Near Rednam Circle, Vishakhapatnam- 530 020, Tel: 0891-3293018. **VASHI** : SBI Funds Management Pvt Ltd, Tower No 7, F 219, 2nd floor, Vashi Infotech Park, Above Vashi railway station building, Navi Mumbai - 400703, Tel : 022-27810371/27810368. **WARANGAL**: SBI Funds Management Pvt Ltd, 1st Floor, SBH Zonal Office, JPN Road, Warangal-506002, Tel: 0870-2430307.

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**CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS**

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**AHMEDABAD**: 111-113,1st Floor - Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006 Tel: 079-30082468/69. **AGARTALA**: Advisor Chowmuhani (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, Bal Bhavan Road, Ambala, Ambala-134003, Tel: 171-3248787. **AMRITSAR**: SCO - 18J, 'C', Block Ranjit Avenue, Amritsar-140001, Tel: 0183-5099995, 3221379. **ANAND**: 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand-388001, Tel: 02692-325071. **ANANTAPUR**: 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur -515 001, Tel: 8554-326980, 326921. **ANDHERI** : CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri, Andheri-400069, Tel: 22-32208018. **ANKLESHWAR**: Shop No - F -56, First Floor,Omkar Complex, Opp Old Colony,Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch -393002, Tel: 02646-310207. **ARAMBAGH**: Ward No 5,Basantapur More, PO Arambagh, Hoogly Arambagh - 712601, West Bengal, Tel no. 03211-211003. **ASANSOL**: Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303, Tel: 0341-329 5235, 329 8306. **AURANGABAD** : Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad-431001, Tel: 0240-329 5202, 2050664. **BAGALKOT**: 1st floor, E Block Melligeri Towers, station road, Bagalkot-587101, Tel: 8354-225329. **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. **BANKURA**: Cinema Road, Nutanganj, Beside Mondal Bakery, PO & District Bankura, Bankura - 722101, West Bengal, Tel. no. 03242-252668. **BAREILLY**: F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly-243001, Tel: 581-3243322. **BASTI**: Office no 3, Ist Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti-272002, Tel: 5542-327979. **BELGAUM**: 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum-590006, Tel: 0831-329 9598. **BELLARY**: 60/5, Mullangi Compound, Gandhinagar Main Road, ( Old Gopalswamy Road), Bellary-583101, Tel: 08392-326848. **BERHAMPUR**: First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur-760001, Tel: 0680-3205855. **BHAGALPUR**: Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur-812002, Tel: 641-3209094. **BHARUCH (PARENT: ANKLESHWAR TP)**: F-108, Rangoli Complex, Station Road, Bharuch, Bharuch -392001, Tel: -098253 04183. **BHATINDA**: 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR**: 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar-364002, Tel: 0278-3208387, 2567020. **BHILAI**: Shop No. 117, Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bhilai-490020, Tel: 9203900630. **BHILWARA**: Indraparstha tower, Second floor, Shyam ki sabji mandi, 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, Kharvel Nagar,Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. **BHUJ**: Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch-370001, Tel: 02832-320924. **BHUSAWAL (PARENT: JALGAON TP)**: 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201, Tel: -. **BIJAPUR**: 1st floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. **BIKANER**: F 4,5 Bothra Complex, Modern Market, Bikaner, Bikaner-334001, Tel: 151-3201590. **BILASPUR**: 2nd Floor, Gwalani Chambers,St Xavier School Road,In Front of CIT (Income Tax) Office,Vyapar Vihar, Bilaspur - 495001,Tel: 9203900626. **BOKARO**: Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro -827004, Tel: 06542-324 881. **BURDWAN**: 399, G T Road, Basement of Talk of the Town, Burdwan-713101, Tel: 0342-320 7077. **CALICUT**: 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut-673016, Tel: 0495-325 5984. **CHANDIGARH**: Deepak Tower, SCO 154-155,1st Floor, Sector 17-C, Chandigarh-160 017, Tel: 0172-304 8720, 304 8721, 304 8722, 3048723. **CHANDRAPUR**: Near Bangalore Bakery, Kasturba Road, Chandrapur, 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. **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, Theradi kadai 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. **COIMBATORE:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore-641 002, Tel: 0422-301 8000. **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:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga, Darbhanga-846001, Tel: 6272-326989. **DAVENEGERE:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 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:** H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule-424 001, Tel: 2562-329902. **DURGAPUR:** City Plaza Building, 3rd floor, City Centre, Durgapur-713 216, Tel: 0343-329 8890, 329 8891, 6451419. **ERODE:** 197, Seshaiyer Complex, Agraharam Street, Erode-638001, Tel: 0424-320 7730. **FAIZABAD:** Amar Deep Building, 3/20/14, IInd floor, Niyawan, Faizabad - 224001, Tel No: 9235406436. **FARIDHABAD:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001, Tel: 0129-3241148. **GANDHIDHAM:** S-7, Ratnakala Arcade, Plot No. 231, Ward - 12/B, Gandhidham - 370201, Gujarat. Tel. No. - 02836-650116. **GHAZIABAD:** 113/6 I Floor, Navyug Market, Gazhiabad-201001, Tel: 0120-3266917, 9910480189 (mobile of CH). **GOA:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) - 403 001, Tel: 0832-325 1755, 325 1640. **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, SuperMarket, 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:** A.K. Azad Road, Rehabari, Guwahati-781008, Tel: 0361-260 7771. **GWALIOR:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior-474002, Tel: 0751-320 2311. **HALDIA:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia, Haldia-721 602, Tel: 3224-320273. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani, Haldwani -263139, Tel: 5946-313500. **HARIDWAR:** No. 7, Kanya Gurukul Road, Krishna Nagar, Haridwar - 249404, Uttarakhand, Phone no: 1334-245828, **HAZARIBAG:** Municipal Market, Annanda Chowk, 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, Himla Pahari Chowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR:** No.9/2, 1st Floor, Attibele Road, HCM 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: -. **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:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi-284001, Tel: 510-3202399. **JODHPUR:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT:** Ganesh Chandra Baruah Complex. K.B.Road, Near Doss & Co., Jorhat 785001 AAssam. Phone no.- 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. **KAKINADA:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Kakinada-533 001, Tel: 884-320 7474, 320 4595. **KALYANI:** A - 1/50, Block - A, Dist Nadia, Kalyani-741235, Tel: 033-32422712. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talapp, 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:** HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar -505 001, Tel: 878-3205752, 3208004. **KARNAL (PARENT :PANIPAT TP):** 7, 2nd Floor, Opp Bata Showroom, Kunjapura Road, Karnal -132001, **KARUR:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur -639002, Tel: 4324-311329. **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:** H.NO.291/1, Ward No-15, Malancha Main Road, Opposite UCO Bank, Kharagpur, Kharagpur-721301, Tel: 3222-323984. **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 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM:** Jacob Complex, Building No - Old No-1319F, New No - 2512D, Behind Makkil Centre, Good Sheperd Road, Kottayam - 686001 Tel: 0481-3207 011. **KUMBAKONAM:** Jailani Complex, 47, Mutt Street, Kumbakonam-612001, Tel: 435-3200911. **KURNOOL:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Kurnool -518 004, Tel: 8518-312 978, 312 970. **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. **MALDA:** Daxhianapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 3512-329951. **MANGALORE:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003, Tel: 0824-325 1357, 325 2468. **MANIPAL:** Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal - 576 104, Karnataka, Tel: 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:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao-403 601, Tel: 832-3224658. **MATHURA:** 159/160 Vikas Bazar, Mathura-281001, Tel: 0565-3207007. **MEERUT:** 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002, Tel: 0121-325 7278. **MEHSANA:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana-384 002, Tel: 2762-323985, 323117. **MIRZAPUR:** Dhundhi Katra, Mirzapur-231001, Tel: 5442-220282. **MOGA:** Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MORADABAD:** B-612 'Sudhakar', Lajpat Nagar, Moradabad-244001, Tel: 0591-329 9842. **MUMBAI:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. **MUZZAFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 0621-3207052. **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore-570009, Tel: 0821-3294503. **NADIAD (PARENT TP: ANAND TP):** F 142, 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. **NAMAKKAL:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. **NASIK:** Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik-422005, Tel: 0253-325 0202. **NANDED:** Shop No. 303, 1st Floor, Raj Mohd. Complex, Main Road, Shrinagar, Nanded - 431 605, Maharashtra, Tel 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, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi -110 055, Tel: 011-30482468, 30588103, 30482468. **NOIDA:** C-81, 1st floor, Sector - 2, Noida-201301, Tel: 120-3043335. **ONGOLE:** Old govt hospital Road, Opp Konigeti guptha Apartments., Ongole-523001, Tel: 8592-281514. **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. **PALANPUR:** 3rd Floor, T - 11, Opp. Government Quarter, College Road, Palanpur, Palanpur-385001, Tel: 2742-321811. **PANIPAT:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. **PATHANKOT:** 13 - A, Ist Floor, Gurjeet Market Dhangu Road, Pathankot - 145001, Punjab. Tel no. 0186 - 3205010. **PATIALA:** 35, New Lal Bagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA:** G-3, Ground Floor, Om Vihar Complex, 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:** Opposite BSNL Telephone Exchange, Model Town, Phagwara - 144401, Punjab, Phone no: 1824-260336, **PONDICHERY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORT BLAIR:** IInd Floor, PLA Building, Opp. ITF Ground, VIP Road, Junglighat, Port Blair-744 103 Phone no.- 03192-230506 **PUNE:** Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune-411 004, Tel: 020-3028 3005, 3028 3003, 3028 3000. **RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli, Rae Bareli -229001, Tel: 535-3203360. **RAIPUR:** HIG,C-23, Sector - 1, Devendra Nagar, Raipur-492004, Tel: 0771-3296 404, 3290830. **RAJAHMUNDRY:** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari 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, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 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:** 205, 2ND Floor, Big. No. 2, Munjal Complex, Delhi Road, Rohtak-124001, Tel: 01262-318589. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROURKELA:** 1st Floor, Mangal Bhawan, 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. Hath 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, Shukrawar Peth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **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 .**SHIMLA:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga-577 201, Tel: 8182-322 980. **SILIGURI:** No 7, Swamiji Sarani, Ground Floor, Ground Floor,Hakimpara, Siliguri-734001, Tel: 0353-329 1103. **SIRSA:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near Arya Kanya 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 Siddheshwar Peth, Near Pangal High School, Solapur-413001, Tel: 0217-3204200. **SREERAMPUR -** 102, Alokalya, Ground Floor,N.S. Avenue, Sreerampur -712 201, Phone no.- 033 - 26628176. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 4-4-96, First Floor, Vijaya Ganapathi Back Side, Nanubala Street, Srikakulam-532 001, Tel: 8942- 650110. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 09389 403149. **SURAT:** Plot No.629,2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat-395 001, Tel: 0261-326 2267, 326 2468, 326 0352. **SURENDRANAGAR:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar-363035, Tel: 2752-320233. **THANE:** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road,Near Hanuman Temple, Naupada, Thane -400 602, Tel: 22-31920050. **THIRUPPUR:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur-641601, Tel: 0421-3201271. **THIRUVALLA:** 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, Rangagora Road,Near Dena Bank, Tinsukia-786125, Tel: 374-2336742. **TIRUNELVELI:** 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli-627001, Tel: 0462-320 0308. **TIRUPATHI:** Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass 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, Tuticorin-628 008, Tel: 461-3209960. **UDAIPUR:** 32 Ahinsapuri, Fatehpura Circle, Udaipur-313004, Tel: 0294-3200054. **UDHAMPUR:** Guru Nanak Institute, NH-1A, Udampur - 182101, Jammu, Tel no: 191-2432601, **UJJAIN :** 123, 1st Floor, Siddhi Vinanyaka 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, Rathyatra, Beside Kuber Complex, Varanasi-221010, Uttar Pradesh, **VASO(PARENT GOA):** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama -403802, Tel: -. **VELLORE:** No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore-632 001, Tel: 0416-3209017. **VIJAYAWADA:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada-520 010, Tel: 0866-329 9181, 329 5202. **VISAKHAPATNAM:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam-530 016, Tel: 0891-329 8397, 329 8374, 2554893. **WARANGAL:** A.B.K Mall, Near Old Bus Depot Road, F-7, Ist Floor, Ramnagar, Hanamkonda, Warangal - 506001, Tel. no. 0870 - 6560141. **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.