

**Asset Management Company :**

SBI Funds Management Pvt. Ltd.

(A Joint Venture between SBI &amp; Société Générale Asset Management)

**Key Information Memorandum and Application Form**

**Offer for Magnums of Rs. 10 per Magnum for cash during the New Fund Offer Period for each Fund under each Series**

# SBI DEBT FUND SERIES

A close ended debt scheme

**Offer for Magnums/Units of Rs. 10 per magnum/unit for cash during the New Fund Offer Period  
Launch of Series of Funds of various maturities on a regular basis as per the schedule detailed inside**

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the Offer Document available free of cost at any of the Investor Service Centres/Investor Service Desks or Distributors or from our website [www.sbimf.com](http://www.sbimf.com)

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

**Asset Management Company :**

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

**Principle Trustee :** State Bank of India

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| <b>Investment Objective</b>                   | To provide regular income, liquidity and attractive returns to the investors through investments in a portfolio comprising of debt instruments such as Government Securities, AAA/AA+ Bonds and Money Market instruments.   |  |                     |
| <b>Asset Allocation Pattern of the scheme</b> | <b>Types of instruments</b>   | <b>Normal Allocation (% of net assets)</b>                                 | <b>Risk Profile</b> |
|   | Government of India dated Securities and Treasury Bills   | Upto 100%  | Sovereign           |
|   | AAA/AA+ Bonds, Call & Money Market Instruments* Of which  | Balance  | Low to Medium       |
|   | Securitized Debt  | Upto 20% of the exposure to AAA/AA+ Bonds, Call & Money Market Instruments | Medium              |
|   | Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time. |  |                     |
| <b>Risk profile of the scheme</b>             | Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.  |  |                     |
| <b>Options</b>                                | Growth Option and Dividend Option. Dividend option provides facility for payout and reinvestment  |  |                     |

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| <b>Applicable NAV (after the scheme opens for repurchase)</b>   | NAV would be declared on a weekly basis under the scheme. The NAV would be computed on Wednesday of every week (present week). This NAV would be valid from Thursday of that week (present week) to Wednesday of the subsequent week. Repurchase requests received between Thursday (present week) and 3 p.m. of Wednesday of the subsequent week (both days inclusive), the repurchase price would be based on the NAV declared on the Wednesday of the present week. |  |  |
| <b>Minimum Application Amount</b>   | <b>Purchase</b>  | <b>Additional Purchase</b>   | <b>Repurchase</b>  |
|   | Rs. 10000 and in multiples of Rs. 1000   | Multiples of Rs. 1000  | Rs. 1000 or 100 magnums whichever is lower                 |
| <b>Despatch of Repurchase (Redemption) request</b>  | Within 10 working days of the receipt of the repurchase (redemption) request at the authorized center of SBI Mutual Fund   |  |  |
| <b>Benchmark Index</b>  | <ul style="list-style-type: none"> <li>SDFS - 60 Days, SDFS - 90 Days and SDFS - 180 Days would be benchmarked to CRISIL Liquid Fund Index</li> <li>SDFS - 13 Months, SDFS - 15 Months, SDFS - 24 months, SDFS - 36 months and SDFS - 60 months Fund would be benchmarked to CRISIL Composite Bond Index</li> </ul>  |  |  |
| <b>Dividend Policy</b>  | Dividend declaration under the dividend option of the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager and no returns is assured under the scheme.   |  |  |
| <b>Fund Managers</b>  | <ul style="list-style-type: none"> <li>SDFS - 60 Days, SDFS - 90 Days and SDFS - 180 Days <b>Mr. K. Ramkumar</b></li> <li>SDFS - 13 Months, SDFS - 15 Months, SDFS - 24 months, SDFS - 36 months and SDFS - 60 months Fund <b>Mr. Ganti Murthy</b></li> </ul>  |  |  |
| <b>Trustee Company</b>  | SBI Mutual Fund Trustee Company Private Limited (SBIMFTCPL)  |  |  |
| <b>Performance of the scheme</b><br>(Since this is a new scheme, compounded annualized returns (as on the 30 <sup>th</sup> April 2006) of Magnum InstaCash Fund and Magnum Income Fund are provided.) | <b>Compounded Annualized Returns</b>   | <b>Magnum InstaCash Fund (%)</b>   | <b>Benchmark Returns (CRISIL Liquid Fund Index) (%)</b>    |
|   | Returns for the last 1 year  | 5.64   | 5.20   |
|   | Returns for the last 3 years   | 5.05   | 4.55   |
|   | Returns for the last 5 years   | 5.84   | N. A.  |
|   | Returns since inception  | 6.76   | N. A.  |
|   | <b>Compounded Annualized Returns</b>   | <b>Magnum Income (Growth Option) Fund (%)</b>  | <b>Benchmark Returns (CRISIL Composite Bond Index) (%)</b> |
|   | Returns for the last 1 year  | 3.94   | 4.38   |
|   | Returns for the last 3 years   | 3.18   | 3.74   |
|   | Returns for the last 5 years   | 7.40   | N. A.  |
|   | Returns since inception  | 8.94   | N. A.  |
| <b>Expenses of the scheme</b><br>(i) Load Structure   | The new fund issue expenses for each Fund under each Series in SBI Debt Fund Series (SDFS) with the exception of upfront brokerage fee (if any) would be borne by the Asset Management Company<br><b>Entry Load:</b> Nil;<br><b>Exit Load :</b>  |  |  |
|   | <b>Series</b>  | <b>Exit Load (% of NAV)</b>  |  |
|   | 60-Days, 90-Days, 180-Days Fund Series   | 0.5% on any day except the specified redemption date   |  |
|   | 13-Months, 15-Months Fund Series   | 0.75% on any day except the specified redemption date  |  |
|   | 24-Months Fund Series,   | <ul style="list-style-type: none"> <li>2% for exit within 1 year from the date of allotment</li> </ul> |  |

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| <b>(ii) Recurring Expenses</b>               |  | <ul style="list-style-type: none"> <li>● 1% for exit after 1 year but on any other day except the specified redemption date</li> </ul>   |
|  | 36-Months Fund Series  | <ul style="list-style-type: none"> <li>● 3% for exit within 1 year from the date of allotment</li> <li>● 2% for exit in the second year of investment</li> <li>● 1% for exit after 2 years but on any other day except the specified redemption date</li> </ul>                |
|  | 60 Months Fund Series  | <ul style="list-style-type: none"> <li>● 3% for exit within 1 year from the date of allotment</li> <li>● 2% for exit in the second year and third year of investment</li> <li>● 1% for exit after 3 years but on any other day except the specified redemption date</li> </ul> |
|  | i) First Rs. 100 cr. of average weekly net assets - 2.25%<br>ii) Next Rs. 300 cr. of average weekly net assets -2.00%<br>iii) Next Rs. 300 cr. of the average weekly net assets - 1.75%<br>iv) Balance of the average weekly net assets - 1.50%  |  |
| <b>Tax treatment for the Investors</b>       | <ol style="list-style-type: none"> <li>1. Tax benefit is available under sections 48 &amp; 112 of the Income Tax Act, 1961 on capital gains for resident Indians. Short Term Capital Gains from debt schemes would be taxed at the applicable personal income tax slabs (plus applicable surcharge) while long-term capital gains would be taxed at 10% (plus applicable surcharge) without the cost inflation indexation benefit and at 20% (plus applicable surcharge) with the cost inflation indexation benefit .</li> <li>2. Income distributed by debt schemes would be tax exempt in the hands of the investor. However the scheme would pay a dividend distribution tax at the rate of 12.5% (plus applicable surcharge) for retail investors and at the rate of 20% (plus applicable surcharge) for institutional investors.</li> <li>3. Magnums held under this scheme will not be liable to wealth tax and gift tax.</li> </ol> |  |
| <b>Net Asset Value (NAV) Publication</b>     | NAV would be declared on a weekly basis under the scheme. The NAV would be computed on Wednesday of every week and will be published in 2 newspapers as prescribed under SEBI (MF) Regulations. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .  |  |
| <b>For investor grievance please contact</b> | <b>Registrar</b>   | <b>SBI Mutual Fund</b>   |
|  | <b>Computer Age Management Services Pvt. Ltd.,</b><br>178 / 10, Kodambakkam High Road<br>( Opposite PalmGrove Hotel )<br>Chennai 600034<br>Tel: 044-28283606/7/8<br>Fax: 044-28283610<br>Email: enq_L@camsonline.com   | <b>G. Kandasubramanian</b><br>Asst. Vice President<br>Investor Relations Officer<br>191 E Maker Tower, Cuffe Parade, Mumbai 400 005<br>Tel: 022-22180244/22180221<br>Fax: 022-22180244<br>Email: partnerforlife@sbimf.com  |
| <b>Unit holders' Information</b>             | Account statement (on each transaction), Annual financial results shall be provided to investors by post. Before the expiry of one month from the close of each half-year i.e. on 31st March and on 30th Sept., the fund shall publish its unaudited financial results and the individual Fund wise portfolio in the prescribed formats in one national English daily newspaper and in a Marathi newspaper. These shall also be displayed on the website of the mutual fund and that of AMFI.  |  |

Date: 23rd May, 2006

**G U I D E L I N E S**

**1. Launch Schedule**

SBI Debt Fund Series (SDFS) is a close ended scheme offering a series of Funds of various maturities - 60 days Fund Series, 90 days Fund Series, 180 days Fund Series, 13 months Fund Series, 15 months Fund Series, 24 months Fund Series, 36 months Fund Series and 60 months Fund Series.

Notice is hereby given that we propose to launch additional plans under every Series on a regular basis depending on the market conditions. We detail below the schedule for the launch of subsequent funds under each series on an ongoing basis:

| Series    | Launch Date   | Frequency                  |
|-----------|---|----------------------------|
| 60 Days   | 10 <sup>th</sup> of the month or previous working day                           | Monthly                    |
| 90 Days   | 20 <sup>th</sup> of the month or previous working day                           | Monthly                    |
| 180 Days  | 30 <sup>th</sup> of the month or previous working day                           | Monthly                    |
| 13 Months | 20 <sup>th</sup> to 30 <sup>th</sup> of the first month of the calendar quarter | Quarterly                  |
| 15 Months | 10 <sup>th</sup> to 20 <sup>th</sup> of the first month of the period           | Semi annual (Jan and July) |
| 24 Months | 15 <sup>th</sup> to 25 <sup>th</sup> of the first month of the period           | Semi annual (May and Nov)  |
| 36 Months | 5 <sup>th</sup> to 15 <sup>th</sup> of the first month of the period            | Semi annual (Apr and Oct)  |
| 60 Months | First or last week of the first month of the period                             | Semi annual (Mar and Sept) |

As per the above schedule we propose to launch 48 Plans under the scheme in a full Financial Year. The decision to provide all or any of the above Funds Series during the dates mentioned above would be at the discretion of the Managing Director of the Asset Management Company. The Mutual Fund may cancel the launch of a particular Plan under any Series on the predefined launch date laid down in the schedule on account of insufficient demand, without any notice to the general public. The Mutual Fund may launch the same Plan under this Series on the subsequent date laid down in the schedule.

2. Please read carefully the Offer Document of the scheme containing the terms of offer before investing. Prospective investors should not treat the contents of this document or the Offer Document of the scheme as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisors concerning the acquisitions, holding or disposal of the Magnums. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. **Application Forms may be filled in black ink only.**
3. Signatures: Signatures should be in English or in any of the Indian languages. **Use black ink only for signature/s.** Thumb impressions must be attested by any authorized official of the State Bank Group (SBG) or by a Magistrate/Notary Public under his/her official seal.
4. Power of Attorney: In case of applications under a Power of Attorney or by limited companies/bodies corporate, the relevant Power of Attorney or the certified and duly notarized copy thereof must be lodged along with the application.
5. Mode of Holding: Tax concessions will be available only to the first named applicant. If the application is in the name of more than one individual, it will be treated as "Any one or Survivor" in case no choice under "Mode of holding(s)" is indicated.
6. Mode of Payment: Payment may be made by cheque/bank draft payable locally, at any of the SBIMF Investor Service Centres/SBIMF Investor Service Desks/SBIMF Corporate Office/Registrar/Designated Collection Centres. Cheques/Demand Draft should be drawn in favour of "SBIMF - SDFS- XXX days/XX Months (closure date of NFO)". Outstation cheques will not be accepted and application forms accompanied by such cheques will be rejected. **No Cash will be accepted. Please do not pay Cash for subscription to any Agent.**
7. Submission of Application Forms: Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer for each Fund at SBIMF Corporate Office, SBIMF Investor Service Centres/SBIMF Investor Service Desks, the designated office of Registrar or other such collecting centres as may be designated by AMC. The list of collection centres is printed overleaf.
8. Application by post: Applications can be sent by post to the office of the Registrar to the scheme and should be accompanied by draft payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar's end.
9. **Permanent Account Number** : While making an application for purchase of units for Rs. 50000 or more in a mutual fund, investors should compulsorily quote their Permanent Account Number (PAN) in the application form. Purchase of units would include Fresh purchases, additional purchases, Switch, Systematic Investment Plan/Systematic Transfer Plan. Further Investors at the time of application must also submit PAN photocopy, PAN letter, PAN details downloaded from the Income Tax website, refund order or demand notice from IT department, where in PAN is mentioned. No other form of declaration will be accepted. In case of joint applications, the PAN of all the applicants should be quoted supported by the submission of relevant documents.





## Key Information Memorandum

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In case of a minors who do not have any income chargeable to income-tax, the PAN of his/her father or mother or guardian, as the case may be should be quoted, in the application form.

In case a person does not have a PAN and makes an application for purchase of units in a mutual fund, investors should make a declaration in Form No. 60 /Form No. 61 giving therein the particulars the transaction.

Applications where the PAN is not quoted or the declaration is not provided in the Form 60/Form No. 61 (where the investor does not have a PAN) would be rejected by the Mutual Fund without any reference to the investor.

### 10. Who can invest

- a. (A) The following categories of Indian nationals are eligible to invest in the scheme: (i) Adult individuals. (ii) Adult individuals, not exceeding three, either - jointly, or - on either/any one or survivor basis, or - on first holder or survivor basis. (iii) Minors through their parents/step parents/guardians (applications of minors jointly with adults not allowed) (iv) Hindu Undivided Family (HUF) in the name of karta. (v) Companies/Bodies corporate/PSUs/Banks/Financial Institutions registered in India. Applications by above should be accompanied by their Memorandum/Articles of Association, and a copy of the Resolution authorizing the investment, and list of authorized signatories with specimen signatures. (vi) Religious/Charitable/Other Trusts, wakfs and societies registered under the applicable laws and authorized to invest in mutual funds. Applications by above should be accompanied by their Trust Deed, certified copy of the Board Resolution authorizing the investment, and list of authorized signatories with specimen signatures. (vii) Partnership firms. (viii) An association of persons or body of individuals, in either case, consisting only of husband and wife, governed by the system of community of property in force in the state of Goa and the Union Territory of Dadra, Nagar Haveli, Daman & Diu. (ix) Army/Air force/Navy/Paramilitary funds and other eligible institutions.
  - b. Non-Resident Indians (NRIs) and FIIs can invest on fully repatriable basis. NRIs can also apply on a non-repatriable basis from their NRO Account.
11. **Procedure for NRIs:** Applications on a Repatriable basis will be made by remitting funds from abroad through normal banking channels or by submitting payments made by demand drafts/pay orders/banker's cheque or by cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts maintained with banks authorized to deal in foreign exchange in India. NRI applicants who invest through Demand Drafts/ Banker's Cheques/ Pay Orders by debit to a NRE/FCNR account are also required to submit the FIRC in original along with the application form at the time of applying. FIRC is not required for investments made through cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts.
  12. SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications and in redemption requests. Investors are requested to provide these details in the space provided in the application form. This measure is intended to avoid fraud/misuse or theft of warrants in transit. Kindly note that applications not containing these details may be rejected.
  13. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
  14. Allotment of Magnums: Allotment is assured to all applicants provided the applications are complete in all respects and are in order. Applications not complete in any respect are liable for rejection.
  15. Brokerage [For Agents Only]: Brokerage will be paid only to SBIMF Agent/Collecting Branch/Stock Exchange Broker whose stamp appears in Relevant Boxes on the Application Form. Only AMFI Registered Agents empanelled with SBIMF and possessing valid AMFI Registration Number (ARN) would be eligible for brokerage payment under existing SEBI Guidelines.
  16. SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme's objective for investment.
  17. Please tick the relevant option of Growth/Dividend Payout/Dividend reinvestment of the relevant scheme in the application form. If no option is exercised, Growth will be the default option. Incase Dividend Option is exercised but the mode of Dividend (reinvestment/ Payout) is not indicated then dividend payout will be the default option.
  18. Mode of the Dividend distribution : Options exercised at the time of application may be changed by the investor at a later date by way of a communication to the Registrar of the Scheme. Such changes would be effective from a prospective date.

**SBIMF INVESTORS SERVICE CENTRES**

| CITY                | ADDRESS   | TELEPHONE NOS.                              |
|---------------------|---|---|
| <b>AHMEDABAD</b>    | SBIMF - Investor Service Centre, 4th Floor, Zodiac Avenue<br>Opp. Mayor Bungalows, Near Law Garden, Ahmedabad - 380007  | (079) 2643070, 26423060                     |
| <b>BANGALORE</b>    | SBIMF - Investor Service Centre, 1st Floor, Block-I,<br>SBI LHO Campus, 65, St. Marks Road, Bangalore - 560001  | (080) 22272284, 22122507,<br>22123784(D)    |
| <b>BHILAI</b>       | SBIMF - Investor Service Centre, F-7, Commercial Complex,<br>Uttar Gangotri, G. E. Road, Bilhai - 490023  | (0788)4010955, 2273261,                     |
| <b>BHOPAL</b>       | SBIMF- Investor Service Centre, State Bank Of India,<br>Local Head Office, Hoshangabad Road, Bhopal - 462011,   | (0755)2557341, 4288276,<br>4288277, 4273983 |
| <b>BHUBANESHWAR</b> | SBIMF- Investor Service Centre, SBI LHO Building, Ground Floor,<br>Pandit Jawaharlal Nehru Marg, Janpath, Bhubaneswar - 751001  | (0674)2392401                               |
| <b>CHANDIGARH</b>   | SBIMF - Investor Service Centre, State Bank of India,<br>Local Head Office, Sector - 17 - B, Chandigarh - 160017  | (0172)2709728, 2711869,<br>9814008415       |
| <b>CHENNAI</b>      | SBIMF - Investor Service Centre, 2nd Floor, Greams Dugar,<br>Above SBI CAG Branch, 149, Greams Road, Chennai - 600006   | (044)28293384, 28293385                     |
| <b>COIMBATORE</b>   | SBIMF - Investor Service Centre, State Bank of India,<br>Main Branch, Bank Road, Coimbatore - 641018  | (0422)2303863, 9842229110,                  |
| <b>COCHIN</b>       | SBIMF - Investor Service Centre, 28/218, 2nd Floor,<br>Manorama Junction, Above SBI Ernakulam South Branch,<br>S. A. Road, Panampilly Nagar, Ernakulam, Cochin - 682036 | (0484)2318886, 2320107                      |
| <b>GOA</b>          | SBIMF - Investor Service Centre, 203, Kamat Chamber,<br>Opp. Neptune Hotel, Panaji, Goa - 403001  | (0832)6642475,                              |
| <b>GUWAHATI</b>     | SBIMF - Investor Service Centre, C/O State Bank of India,<br>Local Head Office, New Goswami Building, Bharalumukh,<br>Guwahati - 781009                                 | (0361)2463747                               |
| <b>HYDERABAD</b>    | SBIMF - Investor Service Centre, C/o. State Bank of India,<br>1st Floor, LHO, Bank Street, Hyderabad - 500195   | (040)24756241, 24756066                     |
| <b>INDORE</b>       | SBIMF - Investor Service Centre, 120-121, City Centre, 570,<br>M. G. Road, Indore - 452001  | (0731)2541141, 5045944                      |
| <b>JAIPUR</b>       | SBIMF - Investor Service Centre, State Bank of India,<br>Sanganeri Gate, Jaipur - 302001  | (0141)2567354, 2574134                      |
| <b>KOLKATA</b>      | SBIMF - Investor Service Centre, 9 <sup>th</sup> Floor, Jeevandeep Building,<br>1, Middleton Street, Kolkata -700071  | (033)22882339/2341/2342 ,                   |
| <b>KANPUR</b>       | SBIMF - Investor Service Centre, SBI Funds Management Pvt. Ltd.,<br>C/o. SBI C & I Division-Main Branch, M. G. Road, Kanpur   | (0512) 2331631,                             |
| <b>LUCKNOW</b>      | SBIMF, Investor Service Centre, C/o SBI LHO Building,<br>6th Floor, B Wing, Moti Mahal Marg, Hazratganj, Lucknow - 226001   | (0522)2201886, 2234042,                     |
| <b>LUDHIANA</b>     | SBIMF - Investor Service Centre, C/o. State Bank of India,<br>Civil Lines, Ludhiana - 141001  | (0161)2449849,                              |
| <b>MUMBAI</b>       | SBIMF - Investor Service Centre, Ilaco House, 2nd Floor,<br>Sir P.M. Road, Fort Mumbai 400 001  | (022)66532800                               |
| <b>NEW DELHI</b>    | SBIMF - Investor Service Centre, 5th Floor, Ashoka Estate,<br>24, Barakhamba Road, New Delhi - 110001   | (011)23315058, 23317262,                    |
| <b>PATNA</b>        | SBIMF - Investor Service Centre, 2nd Floor, Left Wing,<br>SBI Main Branch, West of Gandhi Maidan, Patna - 800001  | (0612)2220232, 2220235                      |
| <b>PUNE</b>         | SBIMF - Investor Service Centre, SBI Personal Banking Branch<br>Premises, Madhuri Kishor Chambers, 1st Floor,<br>Senapati Bapat Road, Pune - 411016                     | (9520)25670961, 25671524                    |
| <b>RANCHI</b>       | SBIMF - Investor Service Centre, C/o SBI Upper Bazar Branch,<br>Kutchery Road, Ranchi-834001  | (0651)2315212 , 2310413;                    |
| <b>SILIGURI</b>     | SBIMF - Investor Service Centre, State Bank of India,<br>Mangaldeep Building, Hill Cart Road, Siliguri - 734401   | (0353)2537065 , 2534206,                    |
| <b>VADODARA</b>     | SBIMF - Investor Service Centre, C/o. SBI , Zonal Office, 6th Floor,<br>Paradise Complex, Sayaji Ganj, Vadodara - 390005  | (0265)2225628, 2225629,<br>9879588033       |
| <b>VIJAYAWADA</b>   | SBIMF - Investor Service Centre, State Bank of India,<br>Station Road Branch, Vijayawada - 520003   | (0866)2574113, 2578215.                     |

| <b>SBIMF INVESTOR SERVICE DESKS</b> |  |                               |
|-------------------------------------|--|-------------------------------|
| <b>CITY</b>                         | <b>ADDRESS</b>   | <b>TELEPHONE NOS.</b>         |
| AGRA                                | SBIMF - Investor Service Desk,<br>C/O SBI Main Branch, Chipitola, Agra 282001,   | 0562-3955061, 9319124365      |
| AMRISTAR                            | SBIMF - Investor Service Desk, C/o State Bank of India,<br>Personal Banking Branch, SCO 3, Lawrence Road, Amritsar 43001, Punjab                         | 09855008415                   |
| AJMER                               | SBIMF - Investor Service Desk,<br>C/O SBI Special Branch, Ajmer - 305001   | 9829067357                    |
| DEHRADUN                            | SBIMF - Investor Service Desk,<br>C/o SBI Main Branch, 4, Convent Road, Dehra Dun, -248001   | 0135-2651719, 9412992892,     |
| GURGAON                             | SBIMF - Investor Service Desk,<br>C/o. SBI Commercial Branch, 6th Floor, Palm Court, Near MDI,<br>Mehrauli Road, Gurgaon - 122001                        | (0124) 5083769, 9810064560    |
| GHAZIABAD                           | SBIMF - Investor Service Desk, C/o SBI, Navyug<br>Market, Ghaziabad-201001   | 9810122988                    |
| HUBLI                               | SBIMF - Investor Service Desk,<br>C/o State Bank of India, PB.No.7, 1st Floor,<br>Keshwapur, Hubli - 580023  | (0836) 2368477, 9844336273    |
| JAMMU                               | SBIMF - Investor Service Desk, C/o State Bank of India, Zonal Office,<br>2nd Floor, Ansari Building, Bahu Plaza, Gandhi Nagar, Jammu 180001, J&K,        | 09419190803; 0191-2474975     |
| JAMSHEDPUR                          | SBIMF - Investor Service Desk,<br>C/o State Bank of India, 2nd Floor, Bistupur, Jamshedpur - 831001,   | 09835367720, 0657-2440446     |
| KOTA                                | SBIMF - Investor Service Desk,<br>C/O SBI Main Branch, Chawani Choraha, Kota - 324005,   | 09829067358,                  |
| MADURAI                             | SBIMF - Investor Service Desk, SBI Zonal Office Buildings,<br>II Floor, Madhuram Complex No. 2, Dr. Ambedkar Road,<br>Madurai - 625002,                  | 09843266670, 0452-4374242     |
| MORADABAD                           | SBIMF - Investor Service Desk,<br>C/o SBI Main Branch, Civil Lines, Moradabad, -244001   | 0591- 2411411, 09719004343    |
| MANGALORE                           | SBIMF - Investor Service Desk, State Bank of India,<br>Arya Samaj Road Branch, Balmatta, Mangalore - 575003  | (0824) 445892; 09844062122    |
| NAGPUR                              | SBIMF - Investor Service Desk,<br>C/o SBI Main Branch, S. V. Road, (Kingsway), Nagpur - 440001   | (0712)2543123,<br>09850341318 |
| NASIK                               | SBIMF - Investor Service Desk, SBI SPBB Branch , Plot No. 56,<br>Thatte Wadi, Off.college Road,<br>Opp. Vadnagare Showroom, Nasik- 422 005               | 98233 10253; 2575410          |
| RAIPUR                              | SBIMF - Investor Service Desk,<br>C/O SBI Main Branch, Jai Stambh Chowk, Raipur -492001  | (0771) 4040657, 9826633577    |
| RAJKOT                              | SBIMF - Investor Service Desk,<br>C/O SBI Main Branch, 1st Floor, Jawahar Road, Rajkot 360 001   | 09825504876, 0281-2239437     |
| SHIMLA                              | SBIMF - Investor Service Desk, C/o State Bank of Patiala,<br>The Mall, Shimla, H.P., -171001   | 9817016146;                   |
| SURAT                               | SBIMF - Investor Service Desk,<br>C/o. SBI Main Branch, Chowk Bazar, Surat - 395001  | 09879114453, 0261-2462764     |
| THIRUVANANTHAPURAM                  | SBIMF - Investor Service Desk,<br>Ground Floor, SBI Zonal Office, LMS Compound,<br>Vikas Bhavan P O, Trivandrum-695033                                   | (0471) 2724790 / 388839225,   |
| VISHAKHAPATNAM                      | SBIMF - Investor Service Desk,<br>C/O State Bank of India, Main Branch, Kancharla Paradise,<br>Jail Road Junction, Rednam Gardens, Visakhapatnam- 530020 | 0891-3093018, 9848411546      |

#### **OFFICIAL POINTS OF ACCEPTANCE (OVERSEAS)**

| <b>CITY</b> | <b>ADDRESS</b>  | <b>TELEPHONE NOS.</b>     |
|-------------|---|---------------------------|
| DUBAI       | Capital Consultants FZC, P.O. Box: 13742, Deira Tower, Dubai, UAE ,                                 | 2277481, 00971504678138   |
| DOHA        | Investec W.L.L, P.O. Box No. 3002, 5th Floor, Off No. 37,<br>Sofitel Commercial Complex, Doha Qatar | (00974) 4325060 / 4365060 |

## CAMS INVESTOR SERVICE CENTRES / TRANSACTION POINTS

### CAMS INVESTOR SERVICE CENTRES

| CITY          | ADDRESS  | TELEPHONE NOS.   |
|---------------|--|--|
| AHMEDABAD     | CAMS Investor Service Center, 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad – 380006,                                  | (079) 2642 4940, 2646 4929<br>Fax: 2642 4950;                          |
| BANGALORE     | CAMS Investor Service Center, Trade Centre, 1st Floor, 45, Dikensen Road ( Next to Manipal Centre), Bangalore – 560 042,   | (080) 3094 1357 / 3094 2468;   |
| BHUBANESHWAR  | CAMS Investor Service Center, 101/5, Janpath, (Near Swosti Hotel) Master Canteen Square, Unit III, Bhubaneshwar 751001,  | (0674) 3253307 & 3253308   |
| COIMBATORE    | CAMS Investor Service Center, 66. Lokamanya Street (West) , Ground Floor, R.S.Puram, Coimbatore - 641 002,   | (0422) 5369 575, 5369 576;   |
| COCHIN        | CAMS Investor Service Center, 40 / 9633 D, Veekshanam Road, Near International hotel, Cochin – 682 035,  | (0484) 302 4651, 302 4658,<br>302 4662;                                |
| CHANDIGARH    | CAMS Investor Service Center, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh-160017,  | (0172) 2706 651, 2711 325<br>Fax : 2705 217;                           |
| CHENNAI       | CAMS Investor Service Center, Ground Floor, No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600 034,  | (044) 2828 5563, 2828 5565,<br>2828 5567;                              |
| GOA           | CAMS Investor Service Center, No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji Goa- 403 001,   | (0832) 5645787, 2424527,<br>Fax: 242 4529;                             |
| INDORE        | CAMS Investor Service Center, Dalal Chambers, 101. Sagarmatha Apartments, 1 <sup>st</sup> Floor, 18 / 7 MG Road, Indore - 452 003,   | (0731) 252 8609, 252 9261;   |
| JAIPUR        | CAMS Investor Service Center, G-III, Park Saroj, Behind Ashok Nagar Police Station, R-7, Yudhisthir Marg ,C-Scheme, Jaipur - 302 001,                                      | (0141) 222 0948, 222 0951;   |
| KANPUR        | CAMS Investor Service Center, G – 27, 28 – Ground Floor, City Center, 63/ 2, The Mall, Kanpur – 208 001,   | (0512) 230 6668, 230 6685;   |
| KOLKATA       | CAMS Investor Service Center, “LORDS Building”, 7/1, Lord Sinha Road, Ground Floor, Kolkata – 700 071,   | (033) 3058 2297/3058 2285/<br>3058 2303<br>Fax : 033 3058 2288;        |
| LUCKNOW       | CAMS Investor Service Center, No.3.First Floor , Saran Chambers 1, 5. Park Road, Lucknow – 226 001,  | (0522) 2237309<br>Fax : 2237310;                                       |
| LUDHIANA      | CAMS Investor Service Center, Shop no. 20-21 ( Ground Floor) , Prince Market, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, PO: Model Town, Ludhiana - 141 002, | (0161) 501 7502, 241 0279<br>Fax : 245 8840;                           |
| MANGALORE     | CAMS Investor Service Center, No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003,   | 3951357 / 3952468;   |
| MUMBAI        | CAMS Investor Service Center, Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai – 400 023,                  | 22702414, 22702415,<br>22702416, 22622903,<br>22622904, Fax: 22622561; |
| NEW DELHI     | CAMS Investor Service Center, 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, New Delhi - 110 001,  | (011)2335 3832, 2335 3833<br>Fax: 2335 3834;                           |
| NAGPUR        | CAMS Investor Service Center, 145 Lendra Park, Behind Shabari, New Ramdaspath, Nagpur – 440 010,   | (0712) 253 2447. 253 7321<br>Fax: 254 1449;                            |
| PUNE          | CAMS Investor Service Center, Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune – 411 004,                                  | (020) 2545 9439, 2545 9440,<br>Fax: 2541 2294;                         |
| PATNA         | CAMS Investor Service Center, Kamlalaye Shobha Plaza (1st Floor), Behind RBI Near Ashiana Tower, Exhibition Road, Patna – 800 001,   | (0612) 2322 206;   |
| SECUNDERABAD  | CAMS Investor Service Center, 102, First Floor, Jade Arcade, Paradise Circle, Secunderabad - 500 003,  | (040) 5532 1531, 5532 1532<br>Fax : 5532 1531;                         |
| SURAT         | CAMS Investor Service Center, Office No. 2 Ahura-Mazda Complex, First Floor, Sadak Street, Timalyawad, Nanpura, Surat – 395001,  | (0261) 246 4887, 246 4679,<br>246 2531;                                |
| VADODARA      | CAMS Investor Service Center, 109 - Silver Line, Besides world Trade Centre, Sayajigunj, Vadodara – 390 005,   | (0265) – 222 5146, 236 2412;   |
| VISAKHAPATNAM | CAMS Investor Service Center, 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam - 530 016,   | (0891) 2598875, 2540175;   |

### CAMS TRANSACTION POINTS (ONLY FOR RECEIPT OF APPLICATIONS FOR REISSUE, REPURCHASE AND GENERAL TRANSACTIONS)

#### CAMS TRANSACTION POINT

| CITY       | ADDRESS   | TELEPHONE NOS.                             |
|------------|---|--|
| AGRA       | CAMS Transaction Point, F-39/203, Sky Tower, Sanjay Place, Agra - 282002,   | (0562) 2521812;                            |
| AJMER      | CAMS Transaction Point, Shop no. S-h Second floor, Swami Complex , Ajmer – 305 001,   | (0145) 2003305 / 2632873 /<br>98292 75605; |
| ALLAHABAD  | CAMS Transaction Point, 1st Floor, Chandra Shekhar Azad Complex, (Near Indira Bhawan), 5, S.P. Marg, Civil Lines, Allahabad – 211001, | (0532) 2601602;                            |
| AMRAVATI   | CAMS Transaction Point, 81, Gulsham Tower, Near Panchsheel, Amravati - 444 601,   | (0721) 3099512;                            |
| AMRITSAR   | CAMS Transaction Point, 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar – 143001,                                       | (0183) 2211194;                            |
| ASANSOL    | CAMS Transaction Point, G.T Road, Beside George Telegraph Office, Asansol – 713301,   | (0341) 220 4865;                           |
| AURANGABAD | CAMS Transaction Point, Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431 001,                                     | (0240) 2363664;                            |
| BELGAUM    | CAMS Transaction Point, No. 21, Ground Floor, Arvind Complex, 1552, Maruti Galli, Belgaum – 590 002,                                  | (0831) 2425305;                            |
| BHILAI     | CAMS Transaction Point, 209 , Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490 020,                                | (0788) 5050568;                            |
| BHOPAL     | CAMS Transaction Point, C-12, 1st Floor, Above Life Line Hospital Zone-I, M.P.Nagar, Bhopal – 462011 (M.P),                           | 0755 - 5285266;                            |

| CITY               | ADDRESS  | TELEPHONE NOS.                  |
|--------------------|--|---------------------------------|
| CUTTACK            | CAMS Transaction Point, C/o Mr. Arun Bhawsinka, Cantonment Road, Cuttack – 753001,   | (0671) 230 3722;                |
| CALICUT            | CAMS Transaction Point, 17/28, H 1 <sup>st</sup> Floor, Manama Towers, Marvoor Road, Calicut – 673 001,  | (0495) 2723173;                 |
| DHANBAD            | CAMS Transaction Point, Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad - 826 001,  | (0326) 230 4675;                |
| DEHRADUN           | CAMS Transaction Point, 81, Chakrata Road, Dehradun - 248 001,   | (0135) 2713233;                 |
| DURGAPUR           | CAMS Transaction Point, SN- 10, Ambedkar Sarani, City Centre, Durgapur – 713216,   | (0343) 2548190;                 |
| GORAKHPUR          | CAMS Transaction Point, Shop no 3, 2 <sup>nd</sup> floor cross road, The Mail A D chowk bank road, Gorakhpur – 273 001,                            | (0551) 309 4771;                |
| GUNTUR             | CAMS Transaction Point, Shyamsunder Golden Towers, Ground Floor, 3rd Lane, Brodipet, Adjacent to Over-bridge, Guntur - 522 002,                    | Tel: 0863 -5580 838;            |
| GURGAON            | CAMS Transaction Point, 2319 Block 3 1 <sup>st</sup> floor, Opp Air Force School Sec 14, Delhi Road, Gurgaon - 122 001,                            | (0124) 3963833, 3963763.        |
| GUWAHATI           | CAMS Transaction Point, Old Post Office Lane, Bye lane no.1 Rehabari, Guwahati –781008,  | (0361) 60 7771;                 |
| HUBLI              | CAMS Transaction Point, No.208, ' A ' Block, 1st Floor, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029, Tel: 0836 - 2251213;              |                                 |
| JABALPUR           | CAMS Transaction Point, 975,Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur - 482 001,                                 | (0761) 501 7146;                |
| JALANDHAR          | CAMS Transaction Point, 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144001,  | (0181) 2456336;                 |
| JAMNAGAR           | CAMS Transaction Point, 207/209, K.P. Shah House I, K.V. Road, Jamnagar - 361 001,   | (0288) 255 8467, 3111909;       |
| JAMSHEDPUR         | CAMS Transaction Point, Panch Bhawan, 'R' Road, Bistupur , Gr.Floor, (Near Rajasthan Bhawan), Jamshedpur – 831 001,                                | (0657) 310 5930;                |
| JODHPUR            | CAMS Transaction Point, 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur – 342 003,  | (0291) 309 2892, 262 8039;      |
| KOTA               | CAMS Transaction Point, B-33 'Kalyan Bhawan', Triangle Part , Vallabh Nagar, Kota – 324 007,   | (0744) 2505452;                 |
| MADURAI            | CAMS Transaction Point, 86/71A, Tamilsangam Road, Madurai - 625 001,   | (0452) 622682;                  |
| MANIPAL            | CAMS Transaction Point, Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar,, Manipal – 576104,                                   | (0820) 257 3333, 529 2033;      |
| MEERUT             | CAMS Transaction Point, 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut – 250 002   | (0121) 2400700;                 |
| MORADABAD          | CAMS Transaction Point, B-612 'Sudhakar', Lajpat Nagar, Moradabad – 244 001,   | (0591) 309 2844;                |
| MYSORE             | CAMS Transaction Point, No.3, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore – 570 009                 | (0821) 309 1244 / 309 2182;     |
| NASIK              | CAMS Transaction Point, "Varsha Bungalow", 1st Floor, Near Rungtha High School, 493, Ashok Stambh, Nasik - 422001,                                 | (0253) 2577449;                 |
| NELLORE            | CAMS Transaction Point, Shop No.13, First Floor, KAC Plaza, R R Street, Nellore – 524 001,   | (0861)5512582;                  |
| PANIPAT            | CAMS Transaction Point, 83, Devi Lal Shopping Complex, Opp. ABN Amro Bank, G T Road, Panipat – 132 103,  | (0180) 309 6694;                |
| PATIALA            | CAMS Transaction Point, 35, New Lal Bagh Colony, Patiala – 147001,   | (0175) 222 9633, 309 3724;      |
| PONDICHERRY        | CAMS Transaction Point, 25, First Floor, Jawaharlal Nehru Street, Pondicherry – 605 001  | (0413) 222 0575 / 233 5722;     |
| RAIPUR             | Cams Transaction Point, C-23, Sector 1, Devendra Nagar, Raipur – 492004,   | (0771) 3090830;                 |
| RAJAHMUNDRY        | CAMS Transaction Point, D.No 7-27-4, Krishna Complex, Baruvarti Street, T Nagar, Rajahmundry – 533101,   | (0883) 5565531;                 |
| RAJKOT             | CAMS Transaction Point, 111, Pooja Complex, Harihar Chowk, Near GPO, Rajkot - 360001,  | (0281) 2241399;                 |
| RANCHI             | CAMS Transaction Point, 223,Tirath Mansion (Near Over Bridge), 1st Floor, Main Road, Ranchi – 834 001,   | (0651) 309 5122;                |
| ROURKELA           | CAMS Transaction Point, 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela – 769001,   | (0661) 2513098;                 |
| SAMBALPUR          | CAMS Transaction Point, Opp.: Town High School, Sansarak, Sambalpur – 768 001, Orissa.   | (0663) 240 5606 / 098437158808; |
| SALEM              | CAMS Transaction Point, 28, I Floor, Advytha Ashram Road, Salem - 636 004,   | (0427) 2446338;                 |
| SILIGURI           | CAMS Transaction Point, No 8, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri – 734401,  | (0353) 221 6065;                |
| TRICHUR            | Cams Transaction Point, VIII/350/15, O K John Memorial Building, Ekkanda Warriar Road, Trichur – 686 001,  | (0487) 2420646;                 |
| TRICHY             | CAMS Transaction Point, No 8, I Floor, 8th Cross West Extn., Thillainagar, Trichy - 620 018,   | (0431) 2741717;                 |
| THIRUVANANTHAPURAM | CAMS Transaction Point, TC 15 / 2012, Sheelatha Building, Womens' College Lane, Vazuthacadu, Thiruvananthapuram – 695 014,                         | (0471) 3950414;                 |
| UDAIPUR            | CAMS Transaction Point, 32, Ahinsapuri, Fatehpura Circle, Udaipur – 313004,  | (0294) 309 1722;                |
| VARANASI           | CAMS Transaction Point, C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi – 221002,   | (0542) 2208546, 3113810;        |
| VIJAYAWADA         | CAMS Transaction Point, 40-1-48/2, Bandar Road, Adj. To HDFC Bank, Vijayawada – 520010,  | (0866) 5595657;                 |
| VALSAD             | CAMS Transaction Point, C/o. CAD House, Siddhivinayak Complex, F-1, First Floor, Avenue Building, Near R.J.J. School, Tithal Road, Valsad – 396001 | (02632) 249957.                 |