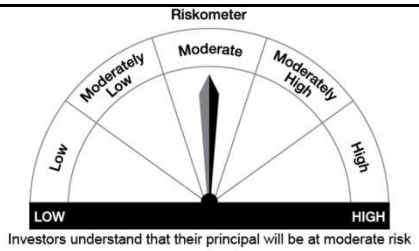
SBI MUTUAL FUND
A PARTNER FOR LIFE

SCHEME INFORMATION DOCUMENT

SBI
TREASURY ADVANTAGE FUND
An Open-ended Income Scheme

Offer of Units at applicable NAV during Continuous offer

This product is suitable for investors who are seeking*:	Riskometer
• income over short term • To generate regular income through a judicious mix of portfolio comprising, predominantly of money market instruments and short term debt securities.	

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

Mutual Fund	Trustee Company	Asset Management Company
SBI Mutual Fund ('SBIMF')	SBI Mutual Fund Trustee Company Private Limited ('Trustee Company') CIN : U65991MH2003PTC138496	SBI Funds Management Private Limited ('AMC') (*A joint venture between SBI and AMUNDI*) CIN : U65990MH1992PTC065289
Corporate Office	**Registered Office:**	**Registered Office:**
9th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051	9th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051	9th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051

www.sbimf.com

The particulars of the Scheme has 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 Point of Acceptance 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

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 Point of Acceptance of SBI Mutual Fundor 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 April 26, 2017

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HIGHLIGHTS OF THE SCHEME

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<tr><td>Type of Scheme</td><td>An open-ended Income scheme.</td></tr>
<tr><td>Investment Objective</td><td>The scheme seeks to generate regular income through a judicious mix of portfolio comprising, predominantly of money market instruments and short term debt securities.
There can be no assurance that the investment objective of the scheme will be realized</td></tr>
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<tr><td>Money market instruments with residual maturity of upto 1 year</td><td>50%</td><td>100%</td><td>Low to Medium</td></tr>
<tr><td>Debt securities including corporate debt, securitised debt* and government securities.</td><td>0%</td><td>50%</td><td>Medium</td></tr>
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* Investments in securitized debt will not exceed 20% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt.
</td></tr>
<tr><td>Liquidity</td><td>The Scheme will offer Units for Purchase / Switch-in and Redemption / Switch-out at NAV based prices on every Business Day.</td></tr>
<tr><td>Fund Manager</td><td>Mr. Rajeev Radhakrishnan</td></tr>
<tr><td>Benchmark Index</td><td>CRISIL 1 Year CD Index</td></tr>
<tr><td>Plans / Options</td><td>SBI Treasury Advantage Fund has two plans viz, Regular Plan & Direct Plan

Direct Plan:

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 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.</td></tr>
</table>

Regular Plan

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

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.

Both plans have Growth & Dividend options.Dividend option has Reinvestment, Payout & Transfer facilities. Dividend option has following frequencies:

1)Daily*

2)Weekly*

3) Monthly

* Daily Dividend would be automatically reinvested. Payout under the Weekly and Monthly 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

Between "Growth" or "Dividend" option, the default will be treated as "Growth". In "Dividend" option between "Reinvestment", "Payout" and "Transfer", the default will be treated as "Reinvestment". Default Dividend frequency will be "Monthly".

Minimum Investment Size Initial Purchase (Non SIP)	Rs. 5,000/- and in multiples of Re. 1/-.
Minimum Additional Purchase (Non-SIP)	Rs. 1,000/- and in multiples of Re. 1/-.
Minimum Redemption size in Rupees	Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.
Load Structure	**Entry Load** - Not Applicable

(For Normal & SIP/STP/SWP Transactions)	**Exit Load** - Nil
NAV Disclosure	NAV of the Scheme shall be computed and declared on every business day and released to the Press, News agencies and the Association of Mutual Funds of India (AMFI). NAVs will also be displayed on the Website of the Mutual Fund. NAV will also be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com. The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 p.m. The Mutual Fund shall disclose portfolio as on the last day of the month of the Scheme on its website viz. www.sbimf.com on or before the tenth day of the succeeding month in the prescribed format. As presently required by the SEBI (MF) Regulations, a complete statement of the Scheme portfolio would also 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.
Dematerialization of Units	The Unit Holders are given an option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ("**Demat**") form. Unit Holders opting to hold the Units in Demat form must provide their Demat Account details. Such Unit Holders are required to have a beneficiary account with the Depository Participant (DP) registered with NSDL/CDSL and are also required to indicate, the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. In case Unit Holders do not provide their Demat Account details, an Account Statement shall be sent to them. Investors/Unit Holders opting to hold Units of the schemes in Demat form are advised to note that the dematerialization/rematerialisation of Units shall be governed by the provisions of the SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time and such other rules, circulars, guidelines as may be issued by the depositories from time to time.

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 investment in the scheme may go up or down.

c. Past performance of the Sponsor / AMC / Mutual Fund or its affiliates does not indicate 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 Treasury Advantage Fund is 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.

1. Scheme-specific Risk Factors

(a) Risks associated with investing in debt securities

(i) Interest rate risk

Investments in debt securities are subject to interest rate risk as changes in interest rates may affect the NAV(s) of the Scheme. The price of a fixed income instrument falls when the interest rates move up and vice-a-versa. The effect is more pronounced when the duration of the instrument is higher. Hence, the NAV movement of the Scheme consisting of predominantly fixed income securities is likely to have inverse correlation with the movement in interest rates. In case of a floating rate instrument, this risk is lower as a result of periodic reset of the coupon.

(ii) Credit risk

This refers to the inability of the issuer of the debt security to make timely payments of principal and/or interest due. It is reflected in the credit rating of the issuer. Hence if the credit rating of the issuer is downgraded, the price of the security will suffer a loss and the NAV will fall. Credit risk factors pertaining to lower rated securities also apply to lower rated zero coupon and deferred interest kind bonds. Lower rated zero coupon and deferred interest kind bonds carry an additional risk in that, unlike bonds that pay interest through the period of maturity, the Scheme by investing in these bonds will realize no cash till the cash payment date and if the issuer defaults, the Scheme may obtain no return on its investment.

(iii) Price risk

As long as the Scheme(s) is invested, the instruments are subject to daily price fluctuations. These fluctuations may be due to instrument specific factors as well as macro-economic conditions.

(iv) Spread risk

Though the sovereign yield curve might remain constant, investments in corporate bonds are exposed to the risk of spread widening between corporate bonds and gilts. Typically, if this spread widens, the prices of the corporate bonds tend to fall and so could the NAV(s) of the Scheme(s). Similar risk

prevails for the investments in the floating rate bonds, where the benchmark might remain unchanged, but the spread over the benchmark might vary. In such an event, if the spread widens, the price and the NAV could fall.

(v) Liquidity risk

This represents the possibility that the realised price from selling the security might be lesser than the valuation price as a result of illiquid market. If a large outflow from the Scheme is funded by selling some of the illiquid securities, the NAV(s) could fall even if there is no change in interest rates. Illiquid securities are typically quoted at a higher yield than the liquid securities and have higher bid offer spreads. Investment in illiquid securities results in higher current yield for the portfolio. Liquidity risk is a characteristic of the Indian fixed income market today.

The inability to sell securities held in the Scheme's portfolio, due to the absence of a well developed and liquid secondary market for debt securities, may result at times in potential losses to the Scheme in the event of a subsequent decline in the value of securities held in the Scheme's portfolio. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the regulatory limits, the AMC may choose to invest in unlisted securities.

(vi) Reinvestment risk

This is associated with the fact that the intermediate cash flows (coupons, prepayment of principal in case of securitised transactions or principal payment in case a security gets called or repurchased) may not be reinvested at the same yield as assumed in the original calculations. In case of securitised debt, changes in market interest rates and pre-payments may not change the absolute amount of receivables for the investors but may have an impact on the re-investment of the periodic cash flows that an investor receives on securitised papers.

(vii) Settlement risk

Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities.

(viii) Market risk

Lower rated or unrated securities are more likely to react to developments affecting the market and the credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated or unrated securities also tend to be more sensitive to economic conditions than higher rated securities.

(ix) Pre-payment risk

Asset securitization is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. In the event of pre-payment of the underlying debt, investors may be exposed to changes in tenor and yield.

(b) Risks associated with investing in money market instruments

(i) Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's inability to meet the principal payments. Additionally, money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.

(ii) Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments. The AMC endeavours to manage such risk through the use of in-house credit analysis and credit ratings given by recognized rating agencies such as CRISIL, ICRA, FITCH, CARE, etc.

(iii) The NAV of the Scheme's Units, to the extent that the Scheme is invested in money market instruments, will be affected by the changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.

(c) Risks associated with investing in Securitised Debt

(i) The Scheme may be exposed to risks associated with investing in asset backed securities (ABS), i.e. securitised debt. The underlying assets in the case of investment in securitised debt could be mortgages [being mortgage backed securities (MBS)] or other assets like credit card receivables, automobile / vehicle, consumer durables, personal, commercial or corporate loans and any other receivables, loans or debt.

(ii) Different types of securitised debt/structured instruments carry different levels and types of risks and the NAV(s) of the Scheme may, to the extent that its assets are invested in such instruments, fluctuate depending on the value of such instruments. For instance, credit risk on securitised bonds depends upon the credit worthiness of the originator and would vary depending on whether such bonds are issued with recourse to the originator or otherwise (a structure with recourse will have a lower credit risk than a structure without recourse). Even within securitised debt, AAA rated securitised debt offers lesser risk of default than AA rated securitised debt. Changes in/withdrawal of the credit rating of the instruments issued by the originator may affect the value of the Scheme's investments and consequently, the NAV of the Units.

(iii) Underlying assets in securitised debt may assume different forms and the general types of receivables include Auto Finance, Credit Cards, Personal Loans/Receivables, Home Loans/Receivables, Corporate Loans/Receivables and other retail loans. Credit risks relating to these types of receivables depend upon various factors including macro economic factors impacting each of these industries. Specific factors like nature and adequacy of property mortgaged against these borrowings and the nature of loan agreement / mortgage deed in case of Home Loans, adequacy of documentation in case of Auto Finance and Home Loans, capacity of the borrower to meet its obligations in case of Credit Cards and intentions of the borrower influence the risks relating to the asset borrowings underlying the securitised debt.

(iv) If a court/regulatory authority concludes that the sale from the originator to the securitisation trust was not a "true sale", the Scheme(s) may, in the event that it has invested in instruments issued by such trust, experience losses or delays in the payments due and the NAV of the Units may be affected thereby. Care is generally taken while structuring the transaction so as to minimize the risk of the sale to the trust not being construed as a "true sale" and legal opinion confirming that the sale constitutes a true sale is usually obtained.

(v) Presently, the secondary market for securitised papers is not very liquid and there is no assurance that a deep secondary market will develop for such securities. This could limit the ability of the Scheme(s) to resell such securities. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

(vi) In case of securitised debt, changes in market interest rates and pre-payments may not change the absolute amount of receivables for the investors but may have an impact on the re-investment of the periodic cash flows that an investor receives on securitised papers.

(vii) Securitised debt papers carry credit risk of the obligors and are dependent on the servicing of the Pass Through Certificates, contributions, etc. However, these are offset suitably by appropriate pool selection as well as credit enhancements specified by Credit Rating Agencies. However, the credit enhancement stipulated in a securitization transaction represents a limited loss cover only. Delinquencies and credit losses may cause depletion of the amount available under the cash collateral account and thereby the scheduled payouts of the investors may get affected if the amount available in the cash collateral account is not enough to cover the shortfall. In cases where the underlying facilities are linked to benchmark rates, the securitized debt papers may be adversely impacted by adverse movements in benchmark rates. However, this risk is mitigated to an extent by appropriate credit enhancement specified by Credit Rating Agencies.

Risk of Co-mingling

The servicers normally deposit all payments received from the obligors into the collection account. However, there could be a time gap between collection by a servicer and depositing the same into the collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the loan agreements may not be segregated from other funds of the servicer. If the servicer fails to remit such funds due to investors, the investors may be exposed to a potential loss. Due care is normally taken to ensure that the servicer enjoys highest credit rating on stand alone basis to minimize co-mingling risk.

(d) Risks associated with short selling and securities lending

Risks associated with short selling: The Scheme(s) may enter into short selling transactions, subject to SEBI and RBI regulations in the matter. This will be done if the fund management team is of the view that there exists an opportunity to make trading gains. Short positions carry the risk of losing money and these losses may grow unlimited if the price of the stock increases without any limit. This may result in major loss to the Scheme(s). At times, the participants may not be able to cover their short positions, if the price increases substantially. If numbers of short sellers try to cover their position simultaneously, it may lead to disorderly trading in the stock and thereby can briskly escalate the price even further making it difficult or impossible to liquidate short position quickly at reasonable prices. In addition, short selling also carries the risk of inability to borrow the security by the participants thereby requiring the participants to purchase the securities sold short to cover the position even at unreasonable prices.

Risk associated with securities lending: The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme(s) and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

(e) Risks associated with investing in Foreign Securities

Subject to necessary approvals and within the investment objectives of the Scheme(s), the Scheme(s) may invest in Foreign Securities including foreign equities, ADRs, GDRs, mutual funds and exchange traded funds, unlisted securities, government securities, corporate debt securities, money market instruments, repos not involving borrowing and short term deposits with overseas banks. Such investments carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances.

It is the AMC's belief that investment in Foreign Securities offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by the AMC provided they are considered appropriate in terms of the overall investment objectives of the Scheme. Since the Scheme(s) would invest only partially in Foreign Securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme(s).

Overseas investments will be made subject to any/all approvals, conditions thereof as may be stipulated under the SEBI Regulations or by RBI and provided such investments do not result in expenses to the Scheme(s) in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing. The Mutual Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses.

To the extent that the assets of the Scheme(s) will be invested in Foreign Securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation

of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

(f) Risks associated with investing in derivatives

(i) Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. Derivative products are highly 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.

(ii) The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

(iii) As and when the Scheme(s) trades in derivative products, there are risk factors and issues concerning the use of derivatives that investors should understand. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to manage the risks as a result of the possible failure of the counterparty to comply with the terms of the derivative contract.

(iv) Besides the price of the underlying asset, the volatility, tenor and interest rates affect the pricing of derivatives. Other risks in using derivatives include but are not limited to:

- Credit Risk – this occurs when a counterparty defaults on a transaction before settlement and therefore, the Scheme(s) is compelled to negotiate with another counter party, at the then prevailing (possibly unfavourable) market price, in order to maintain the validity of the hedge.
- Market Liquidity Risk - where the derivatives cannot be sold (unwound) at prices that reflect the underlying assets, rates and indices.
- Model Risk - the risk of mis–pricing or improper valuation of derivatives.
- Basis Risk - which arises when the instrument used as a hedge does not match the movement in the instrument/underlying asset being hedged. The risks may be inter–related also; for e.g. interest rate movements can affect equity prices, which could influence specific issuer/industry assets.

(v) The derivatives market in India is nascent and does not have the volumes that may be seen in other developed markets, which may result in volatility in the values.

i. 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.

A. 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.

CREDIT EVALUATION POLICY & DUE DILIGENCE FOR CREDIT RISK

(a) CREDIT EVALUATION POLICY

Credit Analysis is a bottom up approach starting with looking at each individual issuer, industry, terms and covenants of a particular issue, etc. Individual issuer level exposures are taken only after approval from investment committee, i.e. issuer becoming part of "Accepted Credit Universe". A team of credit analyst will do a detailed analysis and prepare an initiation note to introduce an issuer to the universe.

For every issuer we focus on 4 Cs of credit

- Capacity
- Character
- Collateral
- Covenants

Key focus areas are

- Management Quality
- Financial Analysis
- Business Analysis
- Industry Analysis
- Regulatory Environment
- Feedback from Creditors

- Other Issues; auditor report and qualifications, etc

Regular management interaction at various levels, supported by plant visits, interaction with rating agencies is part of the process.

Once a credit limit is set, it is regularly monitored based on internal Tier classification.

DUE DILIGENCE FOR CREDIT RISK

While carrying out due diligence for credit risk, following parameters/attributes are analysed:

- **Management Quality** – It includes assessment of management quality, reviewing promoter background and track record, performance of group companies and possibility of group support, internal control systems, succession plans & repayment track record including that of other companies in the group.
- **Financial Analysis** – It includes analysis of Balance sheet, Profit and Loss account, and cash flow statement. Ratio analysis for the past years including quarterly/half yearly results analysis wherever available. Different set of ratios are analysed for corporates, banks, NBFCs etc.
- **Business Analysis** – It includes understanding of competitive position and competitor analysis on key parameters, strategies for growth, technical and marketing skill set, manufacturing process, productivity details and future expansion plans.
- **Industry Analysis** – It includes assessment of current and estimated demand and supply scenario, Industry structure (fragmentation), End-user analysis of demand, Industry cycles & seasonal factors affecting the business, Entry barriers, threat of import and prospects of exports, Competition from global players, Outlook for key inputs and sensitivity.
- **Regulatory Environment** - It is tracked separately for different industries in terms of Government policies, Impact of changes in taxation policies, other regulatory provisions and impact of them.

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

(i) **Termination of the scheme**

The Trustees reserve the right to terminate the scheme at any time. 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:

(a) on the happening of any event which, in the opinion of the Trustees, requires the scheme to be wound up; or

(b) if 75% of the Unit holders of a scheme pass a resolution that the scheme be wound up; or

(c) if SEBI so directs in the interest of the unit holders.

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:

(a) to SEBI; and

(b) in two daily newspapers having circulation all over India & a vernacular newspaper circulating at the place where the mutual fund is formed.

In case of termination of the scheme, regulation 41 of the SEBI (mutual Funds) Regulations, 1996 shall apply.

(ii) Restrictions on Redemptions

In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016, the provisions of restriction on redemption (including switch out) in Schemes of SBI Mutual Fund are as under:

1. Restrictions may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts the market liquidity or the efficient functioning of the market such as:

i. **Liquidity Issues:** When markets at large become illiquid affecting almost all securities rather than any issuer specific security.

ii. **Market failures, exchange closure**: When markets are affected by unexpected events which impact functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.

iii. **Operational Issues**: When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).

2. Restrictions on redemption may be imposed for a specified period of time not exceeding 10 Business Days in any period of 90 days.

3. When restrictions on redemption is imposed, the following procedure will be applied:
i. No redemption requests upto Rs. 2 Lacs shall be subject to such restriction.
ii. Where redemption requests are above Rs.2 lakh, AMC shall redeem the first Rs.2 Lacs without such restrictions and remaining part over and above Rs.2 Lacs shall be subject to such restrictions.

Any restriction on Redemption of the units shall be made applicable only after specific approval of the Board of Directors of the Asset Management Company and Trustee Company. The approval from the AMC Board and the Trustee giving details of the circumstances and justification shall also be informed to SEBI immediately.

(iii) 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 SID & SAI.

(iv) Redemption by the 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.

(v) The tax benefits described in Statement of Additional Information (SAI) 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

(vi) The Mutual Fund is not assuring any returns nor is it assuring that it will make periodic distributions. All dividend distributions are subject to the investment performance of the scheme, availability of distributable profits and computed in accordance with SEBI (MF) Regulations.

(vii) No person has been authorized to issue any advertisement or to give any information or to make any representations other than that contained in this SID. Circulars in connection with this offering not authorized by the Mutual Fund and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund.

(viii) 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. DEFINITION AND EXPLANATIONS OF TERMS USED

In this Scheme Information Document, the following words and expressions shall have the meaning specified below, unless the context otherwise requires:

Asset Management Company (AMC)/ Investment Manager/SBIFMPL : SBI Funds Management Private Limited ('SBIFMPL'), 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.

Applicable NAV : **For subscription of below Rs. 2 lakhs:** In respect of valid applications received upto the cut-off time, by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after the cut-off time, by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

For subscription of Rs. 2 lakh & above: In respect of purchase of units of mutual fund 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.

Note :

In case where more than one application is received for purchase/subscription/switch-in in a debt scheme (irrespective of the plan/option/sub-option) of the Fund for an aggregate investment amount equal to or more than Rs. 2 Lakh on any Business Day, then such applications shall be aggregated at Permanent Account Number (PAN) level of the first holder. Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode, location and time of application and payment.

Accordingly, the applicable NAV for such investments shall be the day on which the clear funds are available for utilization before the cut off time. In case the funds are received on separate days and are available for utilization on different Business Days before the cut off time, the applicable NAV shall be of the Business Day/s on which the cleared funds are available for utilization for the respective application amount.

For Redemptions including switch-out: 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.

Business Day : A day not being :

(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 Official Point of Acceptance of SBI Mutual Fund 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.

All applications received on these Non Business Days will be processed on the next Business Day at Applicable NAV.

Notwithstanding the above, the AMC reserves the right to change the definition of Business Day at its sole and absolute discretion and to declare any day as a Business Day or otherwise at any or all Branches of the AMC or its Registrar.

Cut-off time : 3.00 p.m.

Custodian : The custodian to the scheme 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 for SBI Treasury Advantage Fund.

Entry Load : Entry Load means a one-time charge that the investor pays at the time of entry into the scheme.In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, No entry load will be charged with respect to applications for purchase / additional purchase / switch-in accepted by the Fund.

Exit Load : A charge paid by the investor at the time of exit from the scheme.

Floating rate instruments : Floating rate instruments are debt/money market instruments issued by Central/State Governments, corporates, PSUs, etc. with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, annually or any other periodicity that may be mutually agreed between the issuer and the Mutual Fund.

Money Market Instruments : Includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, CBLO, certificates of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time including MIBOR linked securities and call products having unexpired maturity up to one year.

NAV related price : The Repurchase Price and the Sale Price are calculated on the basis of NAV and are known as NAV related prices. The Repurchase Price is calculated by deducting exit load (if any) from the NAV and the Sale Price is the price at which the Units can be purchased based on Applicable NAV.

Net Asset Value / NAV : Net Asset Value of the Units of the Scheme calculated in the manner provided in this SID or SAI or as may be prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.

Non Resident Indian / NRI : A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under Foreign Exchange Management (Investment in firm or proprietary concern in India) Regulations, 2000.

NSE MIBOR : NSE MIBOR is an acronym for National Stock Exchange (NSE) Mumbai Inter Bank Offer Rate. This rate is computed by NSE on basis of indication by various market participants and published daily.

Statement of Additional Information (SAI) : Contains details of SBI Mutual Fund, its constitution, and certain tax, legal and general information.

Scheme Information Document /the Scheme : This document issued by SBI Funds Management (P) Ltd. / SBI Mutual Fund, containing **/** the terms of offering Units of the SBI Treasury Advantage Fund of SBI Mutual Fund for subscription as per the terms contained herein. Any modifications to the Scheme Information Document (SID) will be made by way of an addendum which will be attached to the Scheme Information Document (SID). On issuance and attachment of addendum, the Scheme Information

Document (SID) will be deemed to be an updated Scheme Information Document (SID).

Official Points of Acceptance of Transactions	:	MeansSBIFMPL Registered Office/ SBIFMPL Branches, website of the Mutual Fund i.e. www.sbimf.com, SBIFMPL overseas point of acceptance or the designated centers of the Registrars.
RBI	:	Reserve Bank of India, established under Reserve Bank of India Act, 1934.
Registrars	:	The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund. . M/s Computer Age Management Services (Pvt.) Ltd. (SEBI Registration Number: INR 000002813). (Rayala Towers 158, Anna Salai, Chennai – 600002, Tamil Nadu) and (Registered Office: A & B Lakshmi Bhavan, 609, Anna Salai, Chennai - 600 006), has been appointed as Registrars and Transfer Agents to the Scheme.
Repos	:	Sale of Government Securities with simultaneous agreement to repurchase them at a later date.
Reverse Repos	:	Purchase of government securities with simultaneous agreement to sell them at a later date.
SBIMFTCPL/Trustees	:	SBI Mutual Fund Trustee Company Private Limited, a wholly owned subsidiary of SBI, incorporated under the provisions of the Companies Act, 1956. The registered office of SBIMFTCPL is situated at 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051. SBIMFTCPL is the Trustee to the Mutual Fund vide the Restated and Amended Trust Deed dated December 29, 2004, to supervise the activities of The Fund.
SEBI	:	Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.
SEBI Regulations or Regulations	:	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 for the time being in force and as amended from time to time, [including by way of circulars or notifications issued by SEBI, the Government of India].
Securitized Debt	:	A financial instrument (Bond) whose interest and principal payments are backed by anunderlying cash flow from another asset.
Sponsor / Settlor	:	State Bank of India, having its Corporate Office at State Bank Bhavan, Madame Cama Road, Mumbai - 400 021, which has made an initial contribution of Rs. 5 lacs towards the trust fund and has appointed the Trustees to supervise the activities of The Fund.
The Fund	:	Means SBI Mutual Fund (SBIMF); constituted as a Trust with SBIMFTCPL as the Trustee under the provisions of Indian Trusts Act, 1882, and registered with SEBI.
The Offer	:	The issue of Units of the Scheme as per the terms contained in this Scheme Information Document (SID).
Unit Holder	:	Any eligible applicant who has been allotted and holds a valid Unit in his/her/its name.
Unit:		One undivided unit issued under the scheme by SBI Mutual Fund.
Unit Capital:		The aggregate face value of the Units issued and outstanding under the scheme.

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

I. The Scheme Information Document of SBI Treasury Advantage Fund 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 : **Anuradha Rao**
Managing Director& CEO

Date: April 25, 2017

Place: Mumbai.

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME An open ended Income Scheme

B. INVESTMENT OBJECTIVE OF THE SCHEME

The scheme seeks to generate regular income through a judicious mix of portfolio comprising, predominantly of money market instruments and short term debt securities.

There can be no assurance that the investment objective of the scheme will be realized.

C. SCHEME ASSET ALLOCATION

The asset allocation pattern under normal circumstances would be as follows:

Instruments	Asset Allocation (% of net assets)		Risk Profile
	Min	Max	
Money market instruments with residual maturity of upto 1 year	50%	100%	Low to Medium
Debt securities including corporate debt, securitised debt* and government securities.	0%	50%	Medium

* Investments in securitized debt will not exceed 20% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt.

The average maturity would be maintained between 6 months to 18 months.

If the Scheme decides to invest in Foreign Securities in accordance with SEBI Regulations, it is the intention of the fund manager that such investments will not normally exceed 20% of the net assets of the Scheme.

Investment in debt derivatives instruments will be up to 50% of the net assets of the Scheme for the purpose of hedging and portfolio rebalancing.

Change in Asset Allocation

Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions and opportunities, applicable regulations and 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 fund manager, the intention being at all times to seek to protect the interests of the Unit Holders. Such changes in the investment pattern will be for short term and for defensive considerations only. The fund manager will endeavour to rebalance the portfolio within 30days from the date of deviation. In case the same is not aligned to the asset allocation pattern indicated above within the said period, appropriate justification will be provided to the Boards of Directors of the AMC and Trustee.

It may be noted that no prior intimation/indication will be given to investors when the composition/asset allocation pattern under the Scheme(s) undergo changes within the permitted bands as indicated above. Investors/Unit Holders can ascertain details of asset allocation of the Scheme(s) as on the last date of each month on the Mutual Fund's website at www.sbimf.com that will display the asset allocation of the Scheme(s) as on the given day.

Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme(s) shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed in **Section II (I) – Fundamental Attributes** of this Document.

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

The corpus of the Scheme will be invested in money market instruments, short term debt securities, Repo in Corporate Debt Securities and government securities which would include but would not be limited to following:

(i) Debt obligations of the Government of India, state and local governments, government agencies, statutory bodies, public sector undertakings, scheduled commercial banks, non-banking financial companies, development financial institutions, supra national financial institutions, corporate entities and trusts (which include securitized debt). As regards the investment in government securities, such securities usually carry

sovereign guarantee or guarantee of state government in case of Central and State Government securities respectively.

(ii) Money market instruments including but not limited to, treasury bills, commercial papers, CBLO, certificates of deposit of scheduled commercial banks and development financial institutions, bills of exchange/promissory notes of public sector and private sector corporate entities and government securities with unexpired maturity of one year or less and other money market securities as may be permitted by SEBI/RBI from time to time and in the manner prescribed under the SEBI (MF) Regulations.

(iii) Pass through, pay through or other participation certificates, representing interest in a pool of assets including receivables.

(iv) The non-convertible part of convertible debt securities and non-convertible debentures.

(v) Deposits of scheduled commercial banks as permitted under the SEBI (MF) Regulations.

(vi) Debt Foreign Securities for the purpose of attaining diversification in accordance with the requirements stipulated by SEBI and RBI from time to time.

(vii) Any other instruments as may be permitted under SEBI (MF) Regulations from time to time.

(viii) Zero Interest Bonds, Deep Discount Bonds, Floating Rate Bonds/Notes, Inflation Index Bonds.

(ix) Derivate instruments like Interest Rate Swaps, Forward Rate Agreements and such other derivative instruments permitted under the Regulations.

(x) 'When, as and if issued' securities:
The fund manager will have the flexibility to invest the debt component into floating rate debt securities in order to reduce the impact of rising interest rates in the economy. Short term debt considerations for the Scheme(s) includes maintaining an adequate float to meet anticipated levels of Redemptions, expenses, and other liquidity needs.

Further, SEBI has, on April 16, 2008, in principle allowed mutual funds to undertake 'When Issued (WI)' transactions in Central Government securities, at par with other market participants. Transactions in a security on a 'When Issued' basis shall be undertaken in the following manner:

- 'WI' transactions can be undertaken in the case of securities that are being reissued as well as newly issued, on a selective basis.
- 'WI' transactions would commence on the issue notification date and it would cease on the working day immediately preceding the date of issue.
- All 'WI' transactions for all trade dates will be contracted for settlement on the date of issue.
- At the time of settlement on the date of issue, trades in the 'WI' security will be netted off with trades in the existing security, in the case of reissued securities.
- 'WI' originating transactions may be undertaken only on NDS-OM. However, undertaking the cover leg of the 'WI' transactions is permitted even outside the NDS-OM platform, i.e., through telephone market.
- The transaction should be guaranteed by an approved central counterparty namely Clearing Corporation of India Limited (CCIL).
- Only PDs can take a short position in the 'WI' market. In other words, non-PD entities can sell the 'WI' security to any counterparty only if they have a preceding purchase contract for equivalent or higher amount.
- Open positions in the 'WI' market are subject to the following limits:

Category	Reissued security	Newly issued security
Non-PDs	Long position, not exceeding 5 per cent of the notified amount.	Long position, not exceeding 5 per cent of the notified amount.

- The Scheme will not invest in foreign securitized debt.
- The Scheme will invest only in investment grade securities that are rated investment grade by domestic credit rating agency authorized to carry out such activity such as CRISIL, ICRA, CARE, FITCH, etc. or in unrated debt securities, which the fund manager believes to be of equivalent quality. Where investment in unrated debt securities is sought to be made, specific approvals from the Boards of Directors of the AMC and Trustee shall be obtained prior to investment. In-house research by the AMC will emphasize on credit analysis, in order to determine credit risk.
- The debt and money market securities mentioned above could be fixed rate or floating rate, listed, unlisted, privately placed, secured, unsecured, rated or unrated or securitised debt instruments.
- The Scheme may also enter into repurchase (repo) and reverse repurchase (reverse repo) obligations in all securities held by it as per the guidelines and regulations applicable to such transactions.
- The Scheme may also invest in another scheme managed by the AMC or in the scheme of other mutual fund without charging any fees on such investments, provided that aggregate inter-scheme investment made by all schemes managed by the AMC either in its own schemes or of any other mutual fund shall not exceed 5%, or such other permitted limit, of the Net Asset Value of the Mutual Fund.

- The portfolio duration may undergo a change according to the movement in interest rates. Liquidity conditions and other macro-economic factors affecting interest rates shall be taken into account for varying the portfolio duration.
- The AMC intends to invest in derivative instruments in accordance with the SEBI Regulations, as and when opportunities arise. Use of derivatives is intended to be only as risk management tool for hedging and portfolio balancing.

E. INVESTMENT STRATEGIES

This Scheme is meant for investors looking at avenues to deploy their surplus funds in primarily debt securities and money market instruments with a short term investment horizon. The Scheme will be managed according to the investment objective and will endeavour to generate regular income with low risk. The Scheme will invest in money market and investment grade debt securities such as certificates of deposit, commercial papers, corporate debentures, structured obligations, treasury bills, etc. and shall maintain reasonable liquidity. Under normal conditions the average maturity of the portfolio of the Scheme would be maintained between 6 months to 18 months. In the event of any deviation in the average maturity of the Portfolio the Scheme would be rebalancing the portfolio with a period of one month from the date of such deviation.

The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies. The investment team will primarily use a bottom up approach to assess the quality of the security / instrument (including the financial health of the issuer) as well as the liquidity of the security.

Investments in debt instruments carry various risks such as interest rate risk, liquidity risk, market risk, reinvestment risk, etc. While such risks cannot be eliminated, they may be minimized through appropriate credit monitoring, portfolio diversification and effective use of hedging techniques.

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 14th September 2005 permitted Mutual Funds to participate in the derivatives market at par with Foreign Institutional Investors (FII). Accordingly, Mutual Funds shall be treated at par with a registered FII in respect of position limits in index futures, index options, stock options and stock futures contracts.

The 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 Rage 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.

iii) 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:

Counterparty Bank Mutual Fund

Receives Floating rate (NSE MIBOR) Pays
←----------

Fixed rate (8.75%)
Pays ----------> Receives

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

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.

The AMC retains the right to enter into such derivative transactions as may be permitted by the SEBI (MF) Regulations from time to time.

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 Construction Equipment	CAR	2 wheelers	Micro Finance Pools	Personal Loans	Single Sell Downs	Others
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:

We 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

We 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. 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

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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.

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- ⇨ Collateral margin including cash collateral and other credit enhancements
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- ⇨ Average seasoning of the pool, which is a key indicator of past pool performance
- ⇨ Default rate distribution

- ⇨ Geographical Distribution
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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

I. STOCK LENDING

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 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, if 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.

J. PORTFOLIO TURNOVER

Portfolio Turnover Ratio: Not Applicable

K. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

(i) Type of a scheme: An open ended Income Scheme

(ii) Investment Objective: The scheme seeks to generate regular income through a judicious mix of portfolio comprising, predominantly of money market instruments and short term debt securities.

There can be no assurance that the investment objective of the scheme will be realized.

(iii) 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 details of Asset allocation please refer section C of Part II.

(iii)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.

iv) 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 fee and expenses payable or any other change which would modify the Scheme and affect the interests of unitholders is carried out unless:

i. A written communication about the proposed change is sent to each Unitholder 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

ii. The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

L. BENCHMARK OF THE SCHEME

The scheme would be benchmarked against CRISIL 1 Year CD Index

The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the scheme. The Trustee reserve the right to change the benchmark if due to a change in market conditions, a different index /indices appears to provide a more appropriate basis for comparison of fund performance.

M. FUND MANAGER OF THE SCHEME

Name of the Fund Manager, Age, tenure of managing the scheme	Educational Qualifications	Experience
Mr. Rajeev Radhakrishnan Age : 38 Years Tenure of managing the scheme- : 3.4 Years, managing since November 2013	B.E (Production). MMS (Finance), CFA (CFA Institute, USA)	Total experience of 13 years in funds management. Around 9 years in Fixed Income funds management and dealing. Previously he was associated with UTI Asset Management Company Ltd. as Co - Fund Manager Past experiences: ▪ SBI Funds Management P. Ltd - (From June 09, 2008 onwards) ▪ Co- Fund Manager - UTI Asset Management Company Limited (June 2001-2008) Various funds being managed by Mr. Rajeev Radhakrishnan are SBI Magnum Insta Cash Fund, SBI Premier Liquid Fund, SBI Magnum Children Benefit Plan, ,debt portion of SBI Capital Protection Oriented Fund – Series II, SBI Short Term Debt Fund, SBI Ultra Short Term Debt Fund, debt portion of SBI Dual Advantage Fund Series , SBI Fixed Interval Debt Series and the existing SBI Debt Fund Series.

N. INVESTMENT RESTRICTIONS

The investment policies of the scheme comply with the rules, regulations and guidelines laid out in SEBI (Mutual Funds) Regulations, 1996. As per the Regulations, specifically the Seventh Schedule, the following investment limitations are applicable to schemes of Mutual Funds.

1. The scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market 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 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the Asset Management Company.

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

   Provided further that 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.

2. 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.

3. 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.

4. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.
   The scheme shall not engage in short selling of securities and in case of any security lending and borrowing should be within the framework as specified by the Board.

   Provided further that a mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to 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

5. 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.

6. 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

7. 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.

8. The scheme shall not make any investment in;

   - any unlisted security of an associate or group company of the sponsor; or
   - any security issued by way of private placement by an associate or group company of the sponsor; or
   - The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.

9. The scheme shall not make any investment in any Fund of Funds scheme.

10. No term loans for any purpose may be advanced by the Mutual Fund.

11. Debentures, irrespective of any residual maturity period (above or below 1 year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1A of the Seventh Schedule to the Regulations or as may be specified by SEBI from time to time.

12. The Fund shall ensure that total exposure of the Scheme, in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, TBills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 25% of the net assets of the scheme;

    Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs);

    Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme.

13. The Fund shall ensure that total exposure of debt schemes of mutual funds in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.

    For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

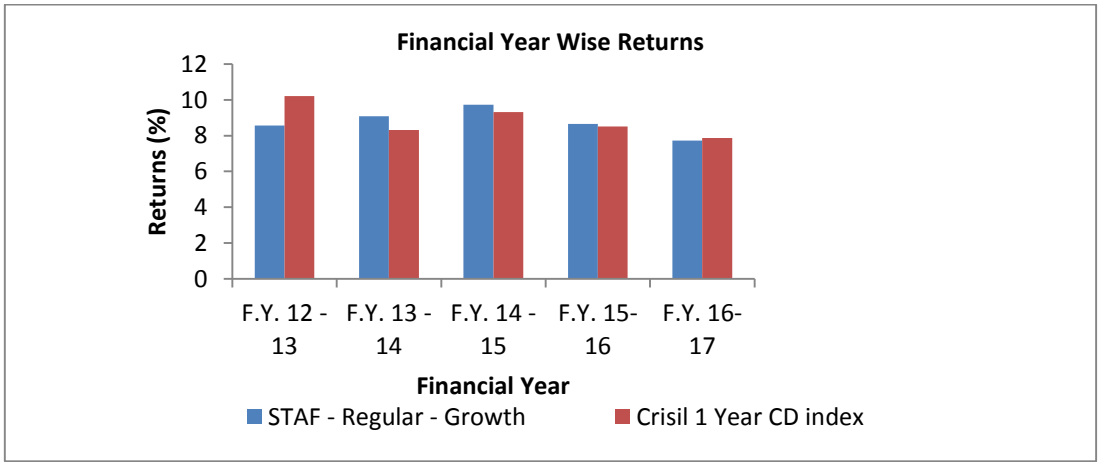
The Scheme will comply with any other laws/regulations applicable to the investments by mutual funds from time to time.

O. PAST PERFORMANCE OF THE SCHEME

i) Performance of the scheme (As on March 31, 2017)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Treasury Advantage Fund - Reg Plan -Growth	7.73	8.71	8.74	8.24
Benchmark: - Crisil 1 Year CD Index	7.86	8.57	8.83	N.A.

ii) Financial yearwise Performance



P. Schemes Portfolio Holdings (Top 10 Holdings) as on March 31, 2017

i) Top 10 Holdings as on March 31, 2017:

Issuer Name	**% of NAV**
LIC HOUSING FINANCE LTD.	10.23
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	9.74
UNITED SPIRITS LTD.	9.27
TATA POWER COMPANY LTD.	9.13
POWER FINANCE CORPORATION LTD.	6.17
INDIABULLS HOUSING FINANCE LTD.	5.95
NIRCHEM CEMENT LTD.	4.58
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	3.99
BMW INDIA FINANCIAL SERVICES PVT. LTD.	3.67
RELIANCE HOME FINANCE LTD.	3.55

ii) Sector Allocation as on March 31, 2017

Sector Name	**% of NAV**
FINANCIAL SERVICES	67.32
CONSUMER GOODS	9.27
ENERGY	9.13
CEMENT & CEMENT PRODUCTS	4.58
MEDIA & ENTERTAINMENT	3.80
AUTOMOBILE	1.53
CONSTRUCTION	1.53
PHARMA	0.76

iii) Investors can click on the following link to obtain Scheme's latest monthly portfolio holding:

https://www.sbimf.com/en-us/portfolios

Q. 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 byRBI) 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 April 10, 2017:

Instruments	Indicative yield range
Overnight rates	5.75%-5.90%
90 day Commercial Paper	6.45%-6.50%
91-day T-bill	5.85%-5.90%
1 year G-Sec.	6.15%-6.25%
5 year G – Sec	6.85%-7.02%
10 year G-Sec.	6.85%-6.88%
1 year AAA Bond	6.85%-6.90%
5 year AAA Bond	7.43%-7.48%

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.

R. 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 **Scheme Information Document (SID)**, provided that the asset management company shall not be entitled to charge any fees on its investment in the scheme."

S. 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 assetmanagement 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."

T. 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

U. 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 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%

U. How this scheme is different from the existing schemes of SBI Mutual Fund:

The investment objective of the scheme is to seek to generate regular income through a judicious mix of portfolio comprising, predominantly of money market instruments and short term debt securities... Following are the details of other schemes of SBI Mutual Fund:

Scheme Name	Investment objectives / strategies	Asset Allocation	AUM (Rs in crore) (as on March 31, 2017)	Folio (as on March 31, 2017)
SBI Magnum Monthly Income Plan (Monthly Income is not assured and is subject to availability of Distributable surplus)	The objective of the scheme will be to provide regular income, liquidity and attractive returns to the investors through an actively managed portfolio of debt, equity and money market instruments. Income may be generated through the receipt of coupon payments, the amortization of the discount on the debt instruments, receipt of dividends or purchase and sale of securities in the underlying portfolio.	• Equity and equity related instrument - Not More than 15%; • Debt instrument (including securitized debt) and Govt. Securities and Money Market instrument - Not less than 85%; • Securitized Debt - Not more than 10 % of investment in debt instrument.	974.98	19,917
SBI Magnum Monthly Income Plan - Floater (Monthly Income is not assured and is subject to availability of Distributable surplus)	To provide regular income, liquidity and attractive returns to investors in addition to mitigating the impact of interest rate risk through an actively managed portfolio of floating rate and fixed rate debt instruments, equity, money market instruments and derivatives.	• Equity and equity related instrument including derivatives - 0 %-15%; • Debt and debt related instruments including derivatives Of which - 85% - 100%; • Of which Floating Rate Debt, Money Market instruments and derivatives - 65% - 100%; • Fixed Rate Debt, Money Market instruments and derivatives - 0 %-20%; • Securitized Debt - Not more	209.72	5,741

Scheme Name	Investment objectives / strategies	Asset Allocation	AUM (Rs in crore) (as on March 31, 2017)	Folio (as on March 31, 2017)
		than 10 % of investment in debt instrument.		
SBI Corporate Bond Fund	An open ended debt scheme and the objective will be to actively manage a portfolio of good quality corporate debt as well as Money Market Instruments so as to provide reasonable returns and liquidity to the Unit holders.	• Corporate Debt securities including securitized debt - 80%- 100%; • Money Market Instruments including T-Bills - 0%-20%.	3,325.96	40,163
SBI Savings Fund (erstwhile known as : SBI Magnum Income Fund -1998 - Floating Rate Plan – Savings Plus Bond Fund)	An open ended debt scheme and the objective to endeavour to mitigate interest rate risk and seek to generate regular income along with opportunities for capital appreciation through a portfolio investing in Floating rate debt securities, Fixed rate securities, derivative instruments as well as in Money Market instruments.	• Floating rate debt, money market and derivatives instruments - At least 65%; • Fixed rate debt, money market and derivatives instruments - Not exceeding 35%.	3,208.57	55,718
SBI Ultra Short Term Debt Fund	An open ended income scheme and the objective is to provide investors with an opportunity to generate regular income with high degree of liquidity through investments in a portfolio comprising predominantly of money market instruments with maturity/residual maturity up to one year and debt instruments which are rated not below investment grade by a credit rating agency.	• Money market instruments (including cash/ CBLO / Repo and equivalent) and debt securities with maturity/residual maturity up to one year including debt derivatives - 65-100 %; • Debt securities with maturity/residual maturity more than one year including debt derivatives - 0-35 %; • Securitized Debt - Up to 30%	8,563.02	18,111
SBI Premier Liquid Fund	An open ended liquid scheme and the 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	• 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%; • Securitized Debt - Up to 20%	23,625.93	14,009
SBI Short Term Debt Fund	An open ended income scheme and the objective to provide investors with an opportunity to generate regular income through investments in a portfolio comprising of debt instruments which are rated not below investment grade by a credit rating agency and money market	• Debt Securities including Money market Instruments & debt derivatives - 65-100; • Securitized Debt - 0-35.	7,990.63	6,876

Scheme Name	Investment objectives / strategies	Asset Allocation	AUM (Rs in crore) (as on March 31, 2017)	Folio (as on March 31, 2017)
	instruments.			
SBI Magnum Gilt Fund	An open ended gilt fund and the objective to provide the investors/unit holders with returns generated through investments in government securities issued by the Central Government and / or a State Government.	• Government of India dated Securities - 100%; • State Government dated Securities – 100%; • Government of India Treasury bill – 100%.	Short Term Plan: 352.98 ; Long Term Plan: 2,187.70	Short Term Plan: 3,713 ; Long Term Plan: 10,649
SBI Magnum Insta Cash Fund	An open ended liquid fund and the objective of the scheme is to provide investors an investment opportunity to earn returns through investment in debt & money market securities, while having the benefit of very high degree of liquidity. The objective of Liquid Floater Plan of the scheme is to mitigate interest rate risk and generate opportunities for regular income through a portfolio investing predominantly in floating rate securities and money market instruments	• Debt instruments (including Debt derivatives) and Money Market instruments (including cash/ CBLO / Repo and equivalent) with a residual maturity in line with SEBI regulation - Upto 100%; • Securitized Debt - Up to 20%.	3,920.39	15,916
SBI Treasury Advantage Fund	An open ended income scheme and the objective the scheme seeks to generate regular income through a judicious mix of portfolio comprising, predominantly of money market instruments and short term debt securities.	• Money market instruments with residual maturity of upto 1 year – 50-100%; • Debt securities including corporate debt, securitised debt and government securities. – 0-50%.	3,382.13	6,424
SBI Magnum Children's Benefit Plan	The investment objective of the scheme will be to provide attractive returns to the Magnum holders / Unit holders by means of capital appreciation through an actively managed portfolio of debt, equity and money market instruments. Income 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, will be reinvested.	• Equities or equity related instruments - Not more than 25% • Debt instruments (including Securitized debt) and Govt. Securities and Money market instruments - Upto 100%; • Securitized Debt - Not more than 10 % of the investment in debt instrument.	40.03	8,860
SBI Regular Savings Fund	The investment objective of the scheme will be to provide attractive returns to the	• Corporate Debenture and Bonds/PSU, FI, Government guaranteed	471.45	3,619

Scheme Name	Investment objectives / strategies	Asset Allocation	AUM (Rs in crore) (as on March 31, 2017)	Folio (as on March 31, 2017)
	Magnum holders / Unit holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt, equity and money market instruments.	Bonds, Government Securities including Securitized Debt and International Bonds - Up to 100%; • Of which Securitized Debt - Not more than 10% of the of the investments in debt instruments; • Of which International Bonds - Within SEBI stipulated limits; • Equity and Equity related instrument - Upto 20%; • Derivatives instrument - Within approved limits; • Cash and call and Money Market instrument - Upto 25%.		
SBI Magnum Income Fund	The objective of the scheme is to provide the investors an opportunity to earn, in accordance with their requirements, through capital gains or through regular dividends, returns that would be higher than the returns offered by comparable investment avenues through investment in debt & money market securities.	• Corporate debentures & Bonds / PSU / FI / Govt. Guaranteed Bonds / Other including Securitized Debt – Upto 90% • Securitized Debt - Not more than 10 % of the investment in debt • Government Securities - Upto 90% • Cash & Call Money ^ - Upto 25% • Money Market instrument* - Upto 25% • Units on other Mutual Fund - Upto 5% ^ Pursuant to RBI Guidelines, presently Mutual Funds are not allowed to participate in Call Money. * Money Market Instrumentswill include Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short term bank deposits, short-term Government securities (of maturities less than 1 year) and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.	1,799.58	16,847

Scheme Name	Investment objectives / strategies	Asset Allocation	AUM (Rs in crore) (as on March 31, 2017)	Folio (as on March 31, 2017)
SBI Magnum InstaCash Fund – Liquid Floater	The objective of the Scheme is mitigate interest rate risk and generate opportunities for regular income through a portfolio investing predominantly in floating rate securities and money market instruments.	• Debt instruments (including Debt derivatives) and Money Market instruments (including cash/ CBLO / Repo and equivalent) with a residual maturity in line with SEBI regulation – Upto 100% • Securitized Debt – Upto 20%	50.99	2,000
SBI Dynamic Bond Fund	An open ended income scheme and the objective will be to actively manage a portfolio of good quality debt as well as Money Market Instruments so as to provide reasonable returns and liquidity to the Unit holders.	• Debt Instruments including Government Securities and Corporate Debt – 0-100%; • Money Market Instruments - 0-100%.	3,098.25	21,249
SBI Dynamic Asset Allocation Fund	An open ended dynamic asset allocation Scheme the objective of the fund will be to provide investors with an opportunity to invest in a portfolio of a mix of equity and equity related securities and fixed income instruments. The allocation between fixed income and equity instruments will be managed dynamically so as to provide investors with long term capital appreciation	• Equity and Equity related instruments including foreign securities – 0% – 100% • Debt and Money Market Instrument - 0% – 100%	130.30	6,646

For details on investment strategy of each of the schemes, please refer the respective Scheme Information Document.

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.	This is not a new fund offer and the Scheme is opened for subscription on ongoing basis.
New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	Not Applicable
Minimum Amount for Application in the NFO	Not Applicable
Minimum Target amount	Not Applicable
Maximum Amount to be raised	Not Applicable
Plans / Options offered	Please refer to ongoing offer details.
Dividend Policy	Not applicable
Allotment	Not Applicable
Refund	Not Applicable
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.	Please refer to ongoing offer details.
Where can you submit the filled up applications.	Please refer to ongoing offer details.
How to Apply	Please refer to ongoing offer details.
Listing	This is not a new fund offer.
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

Ongoing Offer Period This is the date from which the scheme will reopen for redemptions after the closure of the NFO period.	This Scheme is emerged post fundamental attributes change & acquisition of Daiwa Treasury Advantage Fund, an Open Ended Income Scheme of Daiwa Mutual Fund with effect from November 16, 2013. The Securities and Exchange Board of India (SEBI) vide its letter no. OW/24109/2013 and OW/24115/2013), both dated September 20, 2013 has given No Objection for the same.
Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors.	On an ongoing basis, Units under the scheme will be offered for sale on all business days at NAV related prices.
Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs. *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*	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 Official Point of Acceptance of SBIMF 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. The repurchased Units will be extinguished and will not be reissued. The Unit holder may request the redemption of a specified rupee amount or a specified number of Units. The redemption would be permitted to the extent of the credit balance in the Unit holder's account. The number of Units redeemed will be equal to the amount redeemed divided by the applicable repurchase price. The number of Units redeemed will be subtracted from the Unit holder's account and a revised account statement will be issued to the Unit holder. Units purchased by cheque cannot be redeemed till the cheque is cleared. In case where more than one application is received for purchase/subscription/switch-in in a debt scheme (irrespective of the plan/option/sub-option) of the Fund for an aggregate investment amount equal to or more than Rs. two lakhs on any business day, then such applications shall be aggregated at Permanent Account Number (PAN) level of the first holder. Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode, location and time of application and payment. Accordingly, the applicable NAV for such investments shall be the day on which the clear funds are available for utilization before the cut off time. In case the funds are received on separate days and are available for utilization on different business days before the cut off time, the applicable NAV shall be of the Business day/s on which the cleared funds are available for utilization for the respective application amount.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	Cut-off time for subscriptions / redemptions/ switches: 3.00 pm

Minimum amount for purchase / switch-in	Rs. 5,000/- and in multiples of Re. 1/-. The Mutual Fund reserves the right to alter the minimum subscription amount under the scheme.
Minimum amount for redemption/switch-out	Minimum Redemption: Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.
Minimum amount for Additional Purchase (Non-SIP)	Rs. 1000/- & in multiples of Rs. 1
Plans / Options offered	The Scheme SBI Treasury Advantage Fund has two plans – Regular Plan & Direct Plan **Direct Plan:** 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 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. **<u>Regular Plan</u>** This Plan is for investors who wish to route their investment through any distributor. 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.

Both plans have Growth & Dividend options..

a) 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.

b) 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).

Dividend option has Reinvestment, Payout & Transfer facilities.

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. 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, if the payable dividend amount is less than or equal to Rs. 500/-, the same will be compulsorily reinvested in the respective Scheme(s)/Plan(s)/Option(s) irrespective of the dividend facility selected by investor. If the dividend amount payable is greater than Rs. 500/- then it will be either reinvested or paid as per the mandate selected by the investor. Dividend option has following frequencies: 1)Daily* 2)Weekly* 3) Monthly * Daily Dividend would be automatically reinvested. Payout under the Weekly and Monthly 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 Between "Growth" or "Dividend" option, the default will be treated as "Growth". In "Dividend" option between "Reinvestment", "Payout" and "Transfer", the default will be treated as "Reinvestment". Default Dividend frequency will be "Monthly".
Dividend Policy	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. 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.

Allotment	New investors may apply for Units by filling up the Application Form. Existing Unit Holders can apply for Units using the Transaction Slip. All valid applications will be allotted Units at the Applicable NAV for the application amount. The AMC shall send a confirmation specifying the number of Units allotted to the investor by way of electronic mail and/or SMS to the investor's registered e-mail address and/or mobile number as soon as possible but not later than five working days from the date of receipt of the application. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied that the Mutual Fund has received clear funds. The AMC/Trustee retain the sole and absolute discretion to reject any Application Form/Transaction Slip for want of complete documentation or further information. Investors will have an option to hold the Units either in physical form or in dematerialized (electronic) form. In case of investors opting to hold Units in dematerialized mode, the Units will be credited to the investor's depository account (as per the details provided by the investor) not later than 5 Business Days from the date of receipt of the application. Normally, no Unit Certificate will be issued. However, if the applicant so desires, the AMC shall issue a non-transferable Unit Certificate to the applicant within 30 days of the receipt of the request. Unit Certificate, if issued, should be duly discharged by the Unit Holder and surrendered along with the request for Redemption/Switch or any other transaction of Units covered therein.
Minimum amount for redemption/switches	Minimum Redemption: Rs.1000 or 100 units or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum investment amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.
Special Products	**1) Systematic Investment Plan** For investors, the fund offers a Systematic Investment Plan (SIP) at all our Official point of acceptance of SBI MF's locations. Under this Facility, an investor can invest a fixed amount per frequency. 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. The Scheme offers weekly, Monthly and Quarterly Systematic Investment Plan. a) Terms & conditions for Monthly and Quarterly Systematic investment plan are as follows: • Monthly – Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months • Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year Investors must indicate their choice on their application form in the box provided for the purpose. The post-

	Fdated cheques must be dated the 1st/5th/10th/15th/20th/25th/30th (For February, last business day) of every month and drawn in favour of the scheme as specified in the application form and crossed "Account Payee Only". The application may be mailed to the Registrars directly or submitted at any of the Official point of acceptance 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. **b)Weekly Systematic Investment Plan** The terms & conditions for the weekly SIP are as follows: 1) Minimum amount for weekly SIP – Rs. 1000 and in multiples of Re.1 thereafter. 2) Minimum number of installments will be 6. 3) Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month 4) In case the date of SIP falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of transfer. 5) In case start date is mentioned but end date is not mentioned, the application will be registered for perpetual period. 6) Default option between weekly, monthly & quarterly SIP will be monthly 7) All other terms and conditions as applicable to SIP will also be applicable to weekly SIP. The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis. **Subscription to SIP through ECS** Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhavnagar, Bhilwara, Bhopal, Bhubaneshwar, 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): Allahabad Bank, Axis Bank, Bank Of Baroda, Bank Of India, Corporation Bank, Federal Bank Ltd, HDFC Bank, IDBI Bank, Punjab National Bank, South Indian Bank Ltd, 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, UCO Bank Ltd, Union Bank Of India, ICICI Bank. 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 sent to Official point of acceptance of SBI MF. Existing investors are required to submit only the SIP Auto Debit mandate form indicating the existing folio number and the investment details as in the SIP Auto debit form along with the first cheque and the Cancelled cheque / Photocopy of the cheque. **Post Dated Cheques** On an ongoing basis, Investors can subscribe to SIP facility by submitting completed application forms along with post dated cheques. Entry into SIP can be on any date. However investor has to select SIP cycle of 1st/5th / 10th/15th /20th/ 25th/30th (For February last business day) in case of Monthly & Quarterly SIP and 1st, 8th, 15th& 22nd of the month in case of Weekly SIP. 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 /20th/ 25th/30th (For February last business day)of every month in case of Monthly & Quarterly SIP and 1st, 8th, 15th& 22nd of the month in case of Weekly SIP 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 Official point of acceptance of SBI MF. 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. Investment through PDCs will only be accepted with banks where the AMC does not have direct debit arrangement / ECS facility. **Fixed-end Period SIP**

	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 & perpetual SIP options. **Terms and conditions of Fixed-end period for SIP are as follows:** 1) If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual. 2) If the investor does not specify the date of SIP, the default date will be considered as 10th of every month. 3) If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly. 4) If the investor does not specify the plan option, the default option would be considered as Growth option. If investor specifies the end date and also the fixed end period, the end date would be considered. **Top-up SIP** 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. **Terms and conditions of Top-up SIP are as follows:** 1) The Top-up option must be specified by the investors while enrolling for the SIP facility. 2) The minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500. 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. 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. 5) In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-up. 6) Top-up SIP will be allowed in all schemes in which SIP facility is being offered. 7) All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP. 8) SIP Top-up facility shall be available for SIP Investments through ECS (Debit Clearing) / Direct debit facility only **2) Systematic Withdrawal Plan** Under SWP, a minimum amount of Rs. 500/- can be withdrawn every month or quarter or weekly or half yearly or on an annual basis 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 can be processed on 1st/5th/10th/15th/20th/25th/30th (For February, last business day) of every Month / Quarter / half yearly and Annually and 1st / 8th / 15th / 22ndof every month in case of Weekly SWPand payment would be credited to the registered bank mandate account of the investor through Direct Credit or cheques would be issued. In case any of these days is a non-business day then the immediately next business day will be considered. If no date is mentioned, 10th will be considered as the default date. If no frequency mentioned, 'Monthly' will be considered as the default frequency. If 'End date' not mentioned, the same will be considered as 'Perpetual'. SWP entails redemption of certain number of Magnums / Unit that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes. The complete application form for enrolment / termination for SWP should be submitted, at least 10 days prior to the desired commencement/ termination date. **3) Systematic Transfer Plan** Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investments applicable for each scheme under SIP would be applicable to STP. The complete application form for enrolment / termination for STP should be submitted, at least 10 days prior to the desired commencement/ termination 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. Terms and conditions of monthly & quarterly STP: 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 transfer is a holiday) on which the first transfer was affected. 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: Monthly – Minimum Rs. 1000 & in multiples of Re. 1

	thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year STP can be done without any restriction on maintaining the minimum balance requirement as stipulated for the switch out scheme. Terms and conditions of daily & weekly STP: 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. 2. Currently, this facility is available through SBI Magnum InstaCash Fund, SBI Magnum Instacash Fund – Liquid Floater Plan, SBI Premier Liquid Fund, SBI Ultra Short Term Debt Fund & SBI Short Term Debt Fund, SBI Savings Fund, SBI Arbitrage Opportunities Fund (weekly STP) & SBI Equity Savings Fund (weekly STP) (Source Scheme). 3. Target schemes allowed would be all open ended equity schemes, SBI Magnum Balanced Fund, SBI Dynamic Asset Allocation Fund and SBI Gold Fund. 4. Minimum amount of STP for SBI Magnum Taxgain Scheme will be Rs. 500 & in multiples of Rs. 500 for both daily & weekly STP and for other funds the minimum amount of STP will be Rs. 500 & in multiple of Re. 1 for daily STP & Rs. 1000 & in multiple of Re. 1 for weekly STP. 5. Minimum number of installments will be 12 for daily STP & 6 for weekly STP. 6. Weekly STP will be done on 1st, 8th, 15th & 22nd of every month. In case any of these days is a non business day then the immediate next business day will be considered. 7. The complete application form for enrolment / termination for STP should be submitted, at least 10 days prior to the desired commencement/ termination date. 8. Daily and weekly STP facility shall be available from/to daily/weekly dividend plans of any scheme 9. Exit load shall be as is applicable in the target/source schemes. Default frequency for STP is Monthly & default date for the start of STP is 10th. Flex Systematic Transfer Plan in all the open-ended schemes of SBI Mutual Fund offering Systematic Transfer Plan (STP) facility: Flex Systematic Transfer Plan is a facility wherein an investor under a designated open-ended Scheme can 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 Weekly, Monthly and Quarterly frequencies. 4. Weekly Flex STP can be done on 1st / 8th / 15th / 22nd of every month. 5. Flex STP is available from "Daily / Weekly" dividend plans of the source schemes. 6. Flex STP is available only in "Growth" option of the target scheme. 7. 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. 8. A single Flex STP Enrolment Form can be filled for transfer into one Scheme/Plan/Option only. 9. 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. 10. 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. 11. The complete application form for enrolment / termination for Flex STP should be submitted, at least 10 days prior to the desired commencement/ termination date. 12. All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP. **Swing STP** Swing STP is a facility wherein investor can opt to transfer an amount at regular intervals from source scheme of SBI Mutual Fund (SBIMF) to a target scheme of SBIMF including a feature of reverse transfer from target scheme into the source scheme, in order to achieve the targeted market value on each transfer date in the target scheme. This ensures that the market value on each date of the transfer rises by a specified amount at every frequency irrespective of the market price. For example if investor decides that the value of their investment in the target scheme should appreciate by Rs. 1000 per month, then each month investor will invest only to the extent of the shortfall. If appreciation in the target scheme is higher than the target value then this excess value is reverse transferred to the source scheme. Thus the amount to be transferred will be arrived at on the basis of the difference between the

target market value and the actual market value of the holdings in the target scheme on the date of transfer.

Terms & conditions of Swing STP are as follows:

1. Source scheme: All open ended schemes (Excluding SBI Magnum Taxgain Scheme and ETF schemes) of SBI Mutual Fund.
2. Target scheme: Growth option in all open ended schemes (Excluding SBI Magnum Taxgain Scheme and ETF schemes) of SBI Mutual Fund.
3. Frequency: Weekly, Monthly and Quarterly intervals. In case the Frequency is not indicated, Monthly frequency shall be treated as the Default Frequency.
4. Dates: The dates of transfers/ default dates shall be as under:

Frequency	**Dates of Transfers**	**Default Date**
Weekly Interval	1st, 8th, 15th& 22nd of every month	
Monthly Interval	1st, 5th, 10th, 15th, 20th, 25th& 30th In case of February last working day)	10th of every month
Quarterly Interval	1st, 5th, 10th, 15th, 20th, 25th& 30th (In case of February last working day) The beginning of the quarter could be any month e.g. January, May, November, etc.	10th of every quarter

   In case the date of transfer falls on a non-Business Day, the immediate next Business day will be considered for the purpose of determining the applicability of NAV and processing the transaction.
5. The minimum amount for the first installment shall be as follows:
   - Weekly & Monthly frequency: Rs. 1,000 and in multiples of Re. 1
   - Quarterly frequency: Rs. 3,000 and in multiples of Re. 1
6. Minimum number of installments
   - Weekly & Monthly frequency: 12
   - Quarterly frequency: 4
7. If there is any other financial transaction (purchase / redemption / switch / SIP / DTP etc.) processed in the target scheme/plan/option during the tenure of Swing STP, the Swing STP will be processed as normal STP for the rest of the installments for the fixed amount.
8. Amount of transfer: The first Swing STP installment will be processed for the installment amount specified by the investor at the time of enrollment. From the second Swing STP installment onwards, the transfer amount will be derived by the following formula:
   (First installment amount X Number of installments including the current installment) – Market Value of the investments through Swing STP in the target scheme/plan/option on the date of transfer. Investors have an option to consider earlier investments in the target scheme for calculating

	Swing STP amount. In case on the STP date, the amount (as specified above) to be transferred is not available in the source scheme/plan/option in the investor's folio, the residual amount will be transferred to the target scheme/plan/option and Swing STP will be closed. Investors have an option to consider earlier investments in the target scheme for calculating Swing STP amount. 9. Reverse Transfer: On the date of transfer, if the market value of the investments in the target scheme/plan/option through Swing STP is higher than the target market value (first installment amount X number of installments including the current installment), then a reverse transfer will be effected from the target scheme/plan/option to the source scheme/plan/option to the extent of the difference in the amount, in order to arrive at the target market value. 10. **Top-up option**: Investor can choose Swing STP based on fixed amount installment and additionally investor has an option to choose top-up option. Under this, investor can indicate an absolute amount or percentage (in annualized terms) by which each installment amount will be increased. Amount of transfer will be calculated by taking into consideration of the target market value (including top-up amount) and actual market value of the investments in the target scheme. a. Amount of transfer: The first Swing STP installment will be processed for the first installment amount specified by the investor at the time of enrollment. From the second Swing STP installment onwards, the transfer amount will be derived by the following formula: **In case Top-up amount mentioned as absolute amount:** Target market value Minus Market Value of the investments through Swing STP in the target scheme/plan/option on the date of transfer. Target market value = (Target market value at the time of last installment + First installment amount + (Top-up absolute amount X Number of installments excluding the current installment)). Minimum amount for Top-up (absolute amount): • Weekly & Monthly frequency: Rs. 50 per installment and in multiples of Re. 1 • Quarterly frequency: Rs. 100 per installment and in multiples of Re. 1 **In case Top-up amount mentioned in percentage:** Target Market Value less Market Value of the investments through Swing STP in the target scheme on the date of transfer. Target Market Value = (Target market value at the time of last installment + First installment amount + (Target value at the time of last installment X Top-up percentage/ No. of periods))

	No. of periods will be considered as below: • For weekly frequency – 48 • For monthly frequency – 12 • For quarterly frequency – 4 Minimum percentage for Top-up (percentage option): 12% per annum 11. A single STP enrolment Form can be submitted for transfer into one Scheme/Plan/Option only. 12. The redemption/switch-out of units allotted in the target scheme shall be processed on First In First Out (FIFO) basis. 13. The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document of the source scheme (target scheme in case of Reverse Transfer) and 'Minimum Purchase Amount' specified in the Scheme Information Document of the target scheme (source scheme in case of Reverse Transfer) will not be applicable for Swing STP. 14. The application for enrollment / termination for Swing STP should be submitted at least 10 days before the desired commencement / termination date. 15. In case the Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application as per the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day). In case the End Date is not mentioned, the application will be registered for perpetual period. 16. Load structure prevalent in source & target schemes (for reverse transfer) at the time of Swing STP registration will be applicable during the tenure of the Swing STP. 17. Swing STP will be automatically terminated if balance is not available in the source scheme/plan/option on the date of Swing STP installment processing. 18. The Swing STP Facility is available only for units held in Non - demat Mode in the source and target schemes. The Trustees / AMC reserves the right to change / modify the terms and conditions of the Swing STP or withdraw the Swing STP facility at the later date. **<u>Capital Appreciation Systematic Transfer Plan (CASTP):</u>** 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 (1st. 8th, 15th& 22nd), monthly & quarterly intervals. 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. 5. Minimum number of installments**:** – Weekly & monthly frequency – six installments – Quarterly frequency - four installments. 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. 7. The application for enrolment / termination for CASTP should be submitted, at least 10 days prior to the desired commencement/ termination date. 8. In case Start Date is mentioned but End Date is not mentioned, the application will be registered for perpetual period. 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. 10. Minimum investment requirement in the target scheme and minimum redemption amount in the source scheme is not be applicable for CASTP. 11. Default options: a. Between Regular STP, Flex STP and CASTP – Regular STP b. Between weekly, monthly & quarterly frequency – Monthly frequency c. Default date for monthly and quarterly frequency – 10th 12. Investor can register only one CASTP for transfer from a source scheme. 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. 14. Exit load shall be as applicable in the target/source schemes. The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis. **Switchover facility** 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 scheme 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. **5. DIVIDEND TRANSFER PLAN** 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. Terms and conditions for availing the above facility is detailed below:

	1. Minimum amount of dividend eligible for transfer is Rs.250 If the dividend in the source scheme happens to be less than Rs.250, then such dividend will be automatically reinvested in the source scheme irrespective of the option selected by the investor. 2. Investment in the target scheme will be done at the NAV as applicable for switches, with record date being the transaction day. 3. Investor wishing to select Dividend Transfer Plan will have to opt for all units under the respective plan/option of the source scheme. 4. Investors opting for Dividend Transfer Plan has to specify each scheme/plan/option separately & not at the folio level. 5. Minimum investment amount requirement in the target scheme/s will not be applicable for the Dividend Transfer Plan. 6. Request for enrollment must be submitted at least 15 days before the dividend record date. 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. 8. This facility is available under daily, weekly and fortnightly dividend option of all schemes The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis. **6) Trigger facilities in all the open-ended schemes of SBI Mutual Fund** 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). **Types of Triggers:** 1. ***NAV Appreciation / Depreciation Trigger***: 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 trigger the applicable NAV for the transaction will be of the day on which the trigger has been activated. 2. ***Index Level Appreciation / Depreciation Trigger:*** 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. 3. ***Capital Appreciation / Depreciation:*** 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 & in multiples of Rs. 1000 thereafter. **Terms and conditions of Trigger facility are as follows:** **1.** Trigger facility is available only in "Growth" option of the source scheme. **2.** Trigger facility is not available in "Daily / Weekly" options of the target scheme. **3.** Investor has the option to select the entire amount / appreciation to be processed on the activation of trigger. **4.** The Trigger option mandate will be registered on T+10 basis. **5.** Minimum investment amount under the "Trigger Facility" is Rs. 25,000/- and in multiples of Rs. 1 thereafter. **6.** Combination of trigger facilities is not permitted. The investor may choose only one of the available triggers. **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. **8.** Trigger facility shall be applicable subject to exit load, if any, in the transferor schemes. **9.** Investor cannot modify a Trigger registration once submitted. Investor must cancel the existing Trigger option and enroll for a fresh Trigger option. **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. **11.** If any financial transaction (purchase, redemption or switch) processed in the source scheme, the trigger will be cancelled automatically.
Accounts Statements	Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement: 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: 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.

	• 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. • **Account Statements for investors holding demat accounts:** Subsequent account statement may be obtained from the depository participants with whom the investor holds the DP account. • 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. In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statement, investors having Demat account has an option to receive consolidated account statement: • Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository. • 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. • 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. • 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. If the Unit holder desires to hold the Units in a Dematerialized/ Rematerialized form at a later date, the request for conversion of units held in Account Statement (non demat) form into Demat (electronic) form or vice versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants. However, the Trustee / AMC reserves the right to change the dematerialization / rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996 and the Regulations thereunder. Investors will be issued a Unit Statement of Account in lieu of Unit Certificates. therefore no Unit certificates will be issued. However, if the applicant so desires, the AMC shall issue a non-transferable Unit certificate to the applicant within 5 Business Days of the receipt of request for the certificate. Unit certificate if issued must be duly discharged by the Unit holder(s) and surrendered alongwith the request for Redemption / Switch or any other transaction of Units covered

	therein. All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustee
Dividend	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.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.
Delay in payment of redemption / repurchase proceeds	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).

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.
	Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing them and any Indian law from investing in the Scheme(s) and that they are authorised to purchase units of mutual funds as per their respective constitutions, charter documents, corporate/other authorizations 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(s):
	• Adult individuals being persons resident in India, either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;
	  • Minor through parent / legal guardian*;
	  • Karta of HUF;
	• Partnership firms constituted under the Partnership Act, 1932;
	• Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;
	• Religious and charitable trusts, wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and private trusts authorized to invest in mutual fund schemes under their trust deeds;
	• Banks (including co-operative banks and regional rural banks) and financial institutions;
	Non-Resident Indians (NRIs)/Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis.
	• Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis;
	• Qualified Foreign Investor
	• Foreign Portfolio Investor
	• Army, air force, navy and other para-military funds and eligible institutions;
	• Scientific and industrial research organisations;
	• Provident/Pension/Gratuity and such other funds as and when permitted to invest;
	• International multilateral agencies approved by the

	Government of India/RBI; • The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws); • Other Scheme(s) of Daiwa Mutual Fund subject to conditions and limits prescribed by SEBI Regulations; • A mutual fund through its schemes, including Fund of Funds schemes; and • Such other individuals/institutions/body corporate, etc., as may be decided by the AMC from time to time so long as they are in conformity with the SEBI Regulations. Prospective investors are advised to note that the SID / SAI / KIM does not constitute distribution, an offer to buy or sell or solicitation of an offer to buy or sell Units of the Fund in any jurisdiction in which such distribution, sale or offer is not authorized per applicable law. Any investor by making investment in SBI Mutual Fund confirms that he is an eligible investor to make such investment(s) and confirms that such investment(s) has been made in accordance with applicable law; 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). **Notes :** 1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. 2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases.

	Applications not complying with the above are liable to be rejected. 3. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected It should be noted that the following entities cannot invest in the Scheme(s): 1. 1.Any individual who is a Foreign National, , except for Non –Resident Indians and Persons of Indian Origin (who are not residents of United States of America or Canada), provided such Foreign National has procured all the relevant regulatory approvals applicable and has complied with all applicable laws, including but not limited to and pertaining to anti money laundering, know your customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder) , in the sole discretion and to the sole satisfaction of SBI Funds Management Private Limited. SBI Funds Management Private Limited in its capacity as an asset manager to the SBI Mutual Fund reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies. 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). 3. Residents of United States of America and Canada. SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application. 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. Applications not complete in any respect are liable to be rejected.

Where can you submit the filled up applications.	Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID.
How to Apply	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 or at the time of any corporate action. SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any Official Point of Acceptance of SBIMF. The application amount in cheque or Demand Draft shall be payable to **"SBI Treasury Advantage Fund".** The Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stockinvests will be accepted
Loan facility	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. 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.
Right to Limit Redemptions	In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016, the provisions of restriction on redemption (including switch out) in Schemes of SBI Mutual Fund are as under: 1. Restrictions may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts the market liquidity or the efficient functioning of the market such as: i. **Liquidity Issues:** When markets at large become illiquid affecting almost all securities rather than any issuer specific security. ii. **Market failures, exchange closure**: When markets are affected by unexpected

	events which impact functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. iii. **Operational Issues**: When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). 2. Restrictions on redemption may be imposed for a specified period of time not exceeding 10 Business Days in any period of 90 days. 3. When restrictions on redemption is imposed, the following procedure will be applied: i. No redemption requests upto Rs. 2 Lacs shall be subject to such restriction. ii. Where redemption requests are above Rs.2 lakh, AMC shall redeem the first Rs.2 Lacs without such restrictions and remaining part over and above Rs.2 Lacs shall be subject to such restrictions. Any restriction on Redemption of the units shall be made applicable only after specific approval of the Board of Directors of the Asset Management Company and Trustee Company. The approval from the AMC Board and the Trustee giving details of the circumstances and justification shall also be informed to SEBI immediately.
Termination of the scheme	The Trustees reserve the right to terminate the scheme at any time if the corpus of the scheme falls below Rs. 1 crore. Regulation 39(2) of the SEBI Regulations provides that any scheme of a mutual fund may be wound up after repaying the amount due to the Unit holders: (a) on the happening of any event which, in the opinion of the Trustees, requires the scheme to be wound up; or (b) if 75% of the Unit holders of a scheme pass a resolution that the scheme be wound up; or (c) if SEBI so directs in the interest of the unit holders. 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: (a) to SEBI; and (b) in two daily newspapers having circulation all over India & a vernacular newspaper circulating at the place where the mutual fund is formed. In case of termination of the scheme, the Trustees shall

	proceed as follows: 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
Transaction Charges	In accordance with the terms of the SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, SEBI has allowed Asset Management Companies (AMCs) to deduct transaction charges per subscription of Rs. 10,000/- and above. Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. As per SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012, distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product Accordingly, the Fund shall deduct Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through a distributor/agent (**who have specifically "opted in" to receive the transaction charges**) as under: **(i) First Time Mutual Fund Investor (across Mutual Funds):** Transaction charges of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance amount shall be invested in the relevant scheme opted by the investor. **(ii) Investor other than First Time Mutual Fund Investor:** Transaction charges of Rs. 100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance amount shall be invested in the relevant scheme opted by the investor. **(iii) Transaction charges shall not be deducted for:** 1. purchases /subscriptions for an amount less than Rs. 10,000/-; 2. transaction other than purchases/ subscriptions relating to new inflows such as

	Switch/ Systematic Transfer Plan/Systematic Withdrawal Plan / Dividend Transfer Plan, etc. 3. purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent). 4. transactions carried out through the stock exchange mode.
Option to hold unit in demat form	Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated May 19, 2011; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form. 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 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 during the NFO of the respective Plan(s). 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 www.nsdl.co.in or www.cdslindia.com . 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.
Cash investments in mutual funds	In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash for purchases / additional purchases 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. In view of the above the fund shall accept subscription applications with payment mode as 'Cash' ("Cash Investments") to the extent of Rs. 50,000/- per investor, per financial year subject to the following: **1) Eligible Investors:** Only resident individuals, sole proprietorships and minors (through guardians), who are KYC Compliant and have a Bank Account can make

	Cash Investments. **2. Mode of application:** Applications for subscription with 'Cash' as mode of payment can be submitted in physical form only at select OPAT of SBI Mutual Fund. **3. Cash collection facility with State Bank of India (SBI) :** Currently, the Fund has made arrangement with SBI to collect cash at its designated branches from investors (accompanied by a deposit slip issued and verified by the Fund). The Bank only acts as an aggregator for cash received towards subscriptions under various schemes received on a day at the various SBI branches. AMC reserves the right to reject acceptance of cash investments if it is not in compliance with applicable SEBI circular or other regulatory requirements.
Dematerialization of Units	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. 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. 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 ISCs 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.
Rematerialization of Units	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. The process for rematerialisation of Units will be as follows: • Unit Holders/investors should submit a request to their respective Depository Participant for rematerialisation of Units in their beneficiary accounts. • Subject to availability of sufficient balance in 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. 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.
Listing	The Scheme 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.
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.	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.
Restrictions, if any, on the right to freely retain or dispose of Units being offered.	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. 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. 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.
Appointment of Mf Utilities India Private Limited	MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument. Accordingly, all financial and non-financial transactions pertaining to Schemes of SBI Mutual Fund can be done through MFU either electronically on www.mfuonline.com 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 www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the AMC. 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 subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.

<table>
<tr><td></td><td>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 MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. Investors can visit the website of MFUI (www.mfuindia.com) to download the relevant forms.

The AMC reserves the right to change/modify/withdraw the features mentioned in the above facility from time to time.</td></tr>
<tr><td>Facilitating transactions through Stock Exchange Mechanism</td><td>In terms of SEBI Circular SEBI/IMD/CIR No.11/183204/ 2009 dated November 13, 2009, units of the Schemes can be transacted through Mutual Fund Service System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of BSE Ltd. (BSE) through all the registered stock brokers of the NSE and / or BSE 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.</td></tr>
<tr><td>Aggregate Investment in the Scheme</td><td>Aggregate investment in the Scheme by following category:

<table>
<tr><td>Category</td><td>Aggregate investment (Cost) (Amount in Rs.)</td><td>Market value as on March 31, 2017 (Amount in Rs.)</td></tr>
<tr><td>AMC's Board of Directors :</td><td>Nil</td><td>Nil</td></tr>
<tr><td>Schemes Fund Manager</td><td>Nil</td><td>Nil</td></tr>
<tr><td>Other Key managerial personnel</td><td>2,611,405.55</td><td>3,357,008.08</td></tr>
</table></td></tr>
</table>

C. PERIODIC DISCLOSURES

Net Asset Value 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.	NAV of the Scheme would be computed and declared on all business day. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com. The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 p.m.
Half yearly Disclosures: Portfolio / Financial Results 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.	**(i) Half Yearly disclosure of Un-Audited Financials:** 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. www.sbimf.com and that of AMFI www.amfiindia.com. 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. **(ii) Half Yearly disclosure of Scheme's Portfolio:** 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. www.sbimf.com. and that of AMFI www.amfiindia.com . The publication of such statement shall be 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.
Monthly Disclosure of Schemes' Portfolio Statement	The fund shall disclose the scheme's portfolio on its website www.sbimf.com in the prescribed formatalong with the ISIN 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.
Annual Report	Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year. 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: (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

<table>
<tr><td></td><td colspan="3">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 www.sbimf.com</td></tr>
<tr><td>Associate Transactions</td><td colspan="3">Please refer to Statement of Additional Information (SAI).</td></tr>
<tr><td rowspan="6">Taxation

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/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</td><td colspan="3">Tax Rates*</td></tr>
<tr><td></td><td>Resident Investors</td><td>Mutual Fund</td></tr>
<tr><td>Tax on Dividend</td><td>Nil, in the hands of investors</td><td><u>Dividend Distribution Tax</u>
For the investments by individual/HUF investors – 25.00%

For the investments by other than individual/HUF investors – 30.00 %</td></tr>
<tr><td>Capital Gains*:

Long Term

Short Term</td><td>

20% with indexation

Taxable at normal rates of tax applicable to the assessee</td><td>

Nil

Nil</td></tr>
<tr><td colspan="3">Plus surcharge & education cess as per Income Tax Act

For further details on taxation please refer to the clause on Taxation in the SAI</td></tr>
<tr><td></td><td></td><td></td></tr>
<tr><td>Investor services</td><td colspan="3">Details of Investor Relations Officer of the AMC:
Name: Mr. Rohidas Nakashe
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
e-mail: customer.delight@sbimf.com</td></tr>
</table>

D. NAV INFORMATION

NAV of the Scheme shall be computed and declared on every businessday. The NAV under the Schemewould be rounded off to 4 decimals and Units will be allotted upto three decimal places as follows or such other formula as may be prescribed by SEBI from time to time:

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

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

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00p.m. ofthe following business day.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:

The fees and expenses of operating the Scheme on an annual basis, expressed as a percentage of the amount of the scheme's daily net assets, are estimated as follows:

Expense Head	**% of daily Net Assets**
Investment Management and Advisory Fees	**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^	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	**Upto 2.25%**
Additional expenses under regulation 52 (6A) (c)	**Upto 0.20%**
Additional expenses for gross new inflows from specified cities	**Upto 0.30%**

^ 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 2.25% (plus expenses allowed under regulation 52 (6A) (C) of the daily net assets will be charged to the schemes). 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) Regulations.

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) Regulation, 1996.

For investor education and awareness initiative, the AMC or the Schemes of the Fund will annually set apart at least 0.02 percent of daily net asset of the Schemes of the Fund within the maximum limit of the total expense ratio as per SEBI Regulation

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 limit of recurring expenses that can be charged to the Scheme as under

Total Expenses charged to the scheme	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 dailynet 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 expenses as permissible under Regulation 52 (6), the AMC may charge the following to the concerned scheme of the Fund under Regulation 52 (6A):

1. The service tax on investment management and advisory feeswould be charged in addition to above limit
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 per cent in case of derivatives transactions;. Further, In terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05% for derivative transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 percent for cash market transactions and 0.05% for derivative transactions 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 costs, if any) shall be borne by the AMC or by the Trustee or Sponsors.

3. In terms of Regulation 52 (6A) (b) 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.

For investor education and awareness initiative, the AMC or the Schemes of the Fund will annually set apart at least 0.02 percent of daily net asset of the Schemes of the Fund within the maximum limit of the total expense ratio as per SEBI Regulation.

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 over these specified ceilings would be borne by the AMC.

C. **Illustration of impact of expense ratio on schemes returns:**

Illustration of impact of expense ratio on scheme's returns	
Opening NAV (INR Rs) (a)	100
Scheme's gross return for the year	10%
Closing NAV before charging expenses (b)	110
Total expense charged (INR) (c)	1.5
NAV after charging expenses (b-c)	108.5
Net return to the investor	8.50%

Above illustration is a simplified calculation to show the impact of the expense charged on the performance to the scheme. In the above illustration total expense charged to the scheme has been mentioned in INR. As per the SEBI regulation, expense to the scheme is charged on daily basis on the daily net assets and as per the percentage limits specified in the SEBI regulations.

D. LOAD STRUCTURE

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

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

Nature of expense	**Charge (% of NAV)**
Entry Load	Not Applicable
Exit Load	Nil

Please note that 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. Units issued on reinvestment of dividends shall not be subject to entry and exit load.

Switch in between Growth and Dividend options of the Fund will be at NAV

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

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

The exit load charged, if any, after the commencement of the SEBI (Mutual Funds) (Second Amendment) Regulations, 2012, shall be credited to the scheme. Service tax on exit load shall be paid out of the exit load proceeds and exit load net of service tax shall be credited to the scheme.

For any change in load structure AMC will issue an addendum and display it on the website/Official Point of Acceptance of SBI Mutual fund.

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.

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

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

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

   Not applicable

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

   Against Sponsor:

   a. The Reserve Bank of India imposed penalty on various circles of State Bank of India. The penalty was imposed for reasons such as wrong reporting, 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**
Delhi	Shortages in SNR and CC balances	1,00,600	10-04-2015
Delhi	Counterfeit Notes in SNR and CC Balances	5,925,00	10-04-2015
Chennai	Shortages in SNR and CC Balances	1,78,400	05-05-2015
Bangalore	Counterfeit Notes in SNR and CC Balances	1,62,300	07-05-2015
Kolkata	Wrong Reporting	23,01,370	25-05-2015
Delhi	Others	5,00,000	10-06-2015
Lucknow	Counterfeit Notes in SNR and CC Balances	1,12,200	12-06-2015
Ahmedabad	Shortages in SNR and CC Balances	1,00,000	16-06-2015
Bangalore	Shortages in SNR and CC Balances	1,19,000	16-06-2015
Lucknow	Wrong Reporting	1,12,329	04-09-2015
Chandigarh	Shortages in SNR and CC Balances	1,00,000	23-03-2016
Ahmedabad	Non conduct of surprise verification of CC Balance	1,00,000	22-0ct-13
Bengal	Shortages in SNR and CC Balances	20,00,000	22-0ct-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 CC Balance	5,00,000	12-Jul-13
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

b. During the F.Y. 2015-16, Financial Intelligence Unit – India, New Delhi served the Order dated 27-10-2015 imposing a fine of Rs. 5.00 lacs for failure of State Bank of India's (5 branches of SBI figured in Cobrapost sting operations) internal mechanism for detecting and reporting attempted suspicious transactions in terms of Section 12 of the PMLA Act. Bank has filed the appeal on 08.12.2015. Bank has reiterated instructions on filing of subjective STRs vide e-circular dated 08-01-2016. The Appellate Tribunal had fixed 23.09.2016 as the date for admission hearing.

c. In respect of Overseas Regulators, details of penalties imposed are furnished below:

a. SBI Paris Branch

Authority of Prudential Control and Resolution (ACPR), the banking regulator in France imposed penalty of Euro 300000 (INR 21,445,500) on Paris Branch for not implementing regulatory requirements such as continuity in Compliance Function, creation of independent position of Accounts Controller and instituting an audit trail in regulatory reporting. The penalty was paid on 06.05.2015.

b. Hong Kong branch

Hong Kong Monetary Authority (HKMA) imposed penalty of HKD 7,500,000 (INR 64,340,327) on Hong Kong branch for not having adequate control procedures in respect of customer due diligence, monitoring of business relationship and determining beneficial ownership as per the Anti Money Laundering Ordinance of 2012. The penalty was paid on 06.08.2015.

c. Muscat Branch

i. Central Bank of Oman imposed penalty of Oman Riyal 4000 (INR 720,497) on Muscat branch for not providing cheque return information to the Regulator. Penalty was paid on 08.10.2015.

ii. In December 2016, Central of Oman imposed penalty of Omani Riyal 8000 (equivalent of USD 20,800) for deficiencies observed in the AML programme and security of electronic banking system.

d. Nepal SBI Bank Ltd.

Nepal Rashtriya Bank imposed a penalty of NR 2,500,000 (INR 1,537,698) on Nepal SBI Bank Limited for non-payment of interest to saving Bank depositors who did not maintain minimum balance in their accounts. The penalty was paid on 08.11.2015.

e. Bank SBI Botswana

i. Bank Botswana, the banking regulator of Botswana imposed a penalty of BWP 123,200 (INR 755,740) on State Bank of India's subsidiary, SBI Botswana for non-submission of daily liquidity schedules to the Regulator from 17.12.2015 to 04.01.2016. The penalty was paid on 30.03.2016.

ii. The regulator also imposed penalty of BWP 47,712 (INR 283,505) on SBI Botswana for wrong reporting of deposit figures to the Regulator from 01.02.2016 to 03.02.2016. The penalty was paid on

30.03.2016.

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 AMC are pending in various forums.

   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.

      SEBI has since notified the Securities & Exchange Board of India (Settlement of Administrative and Civil Proceedings) (Amendment) Regulations, 2017 on February 27, 2017 ("Amendment Regulations"), which amended the Securities and Exchange Board of India (Settlement of Administrative and Civil Proceedings) Regulations, 2014 ("Settlement Regulations"). The Amendment Regulations allowed for re-consideration of

an application which had been previously rejected pursuant to the Settlement Regulations, under exceptional circumstances subject to certain conditions, as may be recommended by the high powered advisory committee. In this connection, SBIMFPL, for and on behalf of the SBIMFPL, SBI Mutual Fund and Trustee Company has filed the consent application on March 14, 2017 under the guidance of SBI and in consultation with legal counsel, without admission or denial of guilt, in full and final settlement of all proceedings pursuant to the above mentioned 2010 SCN and 2013 SCN."

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.

The Scheme was acquired from Daiwa Asset Management (India) Pvt. Limited as SBI Treasury Advantage Fund. The acquisition scheme from Daiwa Mutual Fund was approved by SBI Mutual Fund Trustee Company Private Limited on December 15, 2012.

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

Name : **Anuradha Rao**

Date: April 26, 2017

Designation **: Managing Director& CEO**

SBI FUNDS MANAGEMENT PVT LTD - BRANCHES

AHMEDABAD: SBI Funds Management Pvt Ltd, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad–380006, Tel : (079)26423060,26463090. **AGARTALA**: SBI Funds Management Pvt Ltd, Ground Floor, SBI Regional Business office (RBO-VII), Bijoy Kumar Choumuhani, Agartala-799001, Tel No.: 0381-232-410. **Agra:** SBI Funds Management Pvt Ltd, Office No. 207 A, Second Floor, Sumriddhi Business Suites, Block no. 38/4A, Sanjay Place, Agra – 282001, Tel : (0562) 2850239/37, **AJMER:** SBI Funds Management Pvt Ltd, C/O SBI Special Branch, Ajmer - 305001, Tel: (0145)2426284. **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, RambandhuTala, G.T. Road. Asansol – 713303, West Bengal, Tel no. 81700 37270. **AURANGABAD:** SBI Funds Management Pvt Ltd, 1st Floor Viraj Complex, Opp; Big Cinema, Above SBI ATM, Khadkeshwar, Aurangabad-431001, Tel: 0240-3244781. **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. **BANGALORE (JAYANAGAR) -** 1st Floor, Baba Towers, No. 162/158 – 1, 6th Main, Diagonal Road, Jayanagar,4th Block, Bangalore – 560 011. Tel: 080-26540014.**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 GurhattaChowk, 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 KashiMarg, 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.AmbaChowk. 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 PvtLtd, SBI, Main Branch,OldHighcourt Road,Bilaspur-495001, Tel: 07752) 495006. **BOKARO:** SBI Funds Management PvtLtd,C/o State Bank of India, Sector – 4,Main Branch, Bokaro Steel City, Bokaro – 827004, Tel: 9304823011.**CHANDIGARH :**SBI Funds Management Pvt Ltd, C/o State Bank of India, SCO-107-108, 2nd Floor, Administrative Office, Sector 17-B, Chandigarh-160017, Tel No.: 0172-2703380. **CHENNAI :**SBI Funds Management Pvt Ltd,SigapiAchi Building Ii Floor,18/3, Marshalls Road, Rukmani Lakshmipathy Road, Egmore, Chennai - 600 008, Tel : 044 2854 3382 / 3383, 044 2854 3384 / 3385. **COIMBATORE :**SBI Funds Management Pvt Ltd, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel : (0422) 2541666. **CALICUT :** 2nd Floor, Josela's Galleria, Opp. Malabar Christian College Higher Secondary School, Wayanad Road, Calicut-673001, Tel no: 0495-2768270, 4020079, 4020080. **CUTTACK:** SBI Funds Management Pvt Ltd, 3rd Floor,City Mart, Above Vishal Mega Mart, BajraKabati Road,Cuttack-753001, Tel: 0671-2422972. **CHINCHWAD :** SBI Funds Management Pvt Ltd, Shop No. 1. Ratnakar Bldg, Pavan Nagar, Opp P N Gadgil Showroom, ChapekarChowk, 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, 93, Rajpur Road, Above PNB Bank, Behind Mayur Auto, Dehradun-248001, Tel: (0135)2651719/2749918. **DHANBAD:** SBI Funds Management Pvt Ltd, C/O State Bank Of India, Main Branch, 1st Floor, Centre Point Bank More, Dhanbad-826001, Tel: 0326-2301545. **DHARAMSHALA:** SBI Funds Management Pvt Ltd, 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, 1st Floor, Above Dena Bank, Menezes Braganza Road, Panjim - 403001, Goa, Tel No.: (0832) 6512666/ 6512777/ 2235283. **GOA (VASCO-DA-GAMA)** - Shop No.123, 1st Floor, Anand Chambers , Fl. Gomes Road, Vaddem, New Vaddem , Vasco-da-Gama – 403802. Tel No.: (0832) 6578333. **GURGAON :**SBI Funds Management Pvt Ltd, Shop No 6, Ground Floor, Vipul Agora,M G Road,Gurgaon-122002, Tel : (0124) 4200828. **GUWAHATI :**SBI Funds Management Pvt Ltd, Sethi Trust Building,Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel : (0361)2463704. **GANDHIDHAM** :SBI Funds Management Pvt Ltd, C/o State Bank of India, Adinath Arcade, Office No. 6, Police Station Road, Gandhidham – 370201, Gujarat. **GAYA** : SBI Funds Management Pvt Ltd, C/o State Bank Of India, Personal Banking Branch, Gaya, Gawalbigha More, Opposite Dayal Petrol Pump, Gaya - 823001, Bihar. **GHATKOPAR :** Shop No - 1 & 2, Atlantic Towers, R B Mehta Road, Near Railway Station, Ghatkopar – East, Mumbai – 400077. Tel No.: 022 – 25012227 / 28. **GHAZIABAD:** SBI Funds Management Pvt Ltd, SIB branch Ist floor NavyugMarket, 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 PvtLtd,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., 6-686/3F, 3rd Floor, Banjara Hills Road No.12, Above Indian Bank, Hyderabad – 500034, Tel: 040 – 69000541/ 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, AnandaChowk , Guru Govind Singh Road, Hazaribagh – 825301, Jharkhand. **HISSAR:** SBI Funds Management Pvt Ltd, 42,Red Square Market, Nr. Hotel Regency, Hisar -125001, Haryana,, Tel: 01662 238415. **HUBLI:** SBI Funds Management Pvt Ltd, c/o: State Bank of India, Market Branch, Laxmi Complex, Near Court Circle, Hubli-580029, Tel: 0836-2368477. **HOSIHARPUR** : 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, G-2, Ground Floor, Rajleela Tower, Wright Town, Jabalpur – 482002, Tel No.: 0761–2410042 .**JAIPUR :**SBI Funds Management Pvt Ltd, 1st Floor, SBI Tonk Road Branch, Near Times of India Building,Tonk Road, Jaipur–302015, Tel : (0141) 2740016/2740061. **JALANDHAR:** SBI Funds Management Pvt Ltd, 2nd Floor, Shanti Towers,S.C.O. 37, P.U.D.A. Complex, Opposite SuvidhaCentre, Jalandhar - 144001, Tel: 0181-2238415.**JALGAON** : SBI Funds Management Pvt Ltd., 2nd floor, Opp. SBI Main Branch, Stadium Complex, JilhaPeth, Jalgaon - 425001, Maharashtra. **JAMMU:** SBI Funds Management Pvt Ltd, C/O State Bank of India, Zonal Office, 2nd Floor- Ansari, Bahu Plaza, Gandhi Nagar Jammu Tawi-180001, Tel: -(0191) 2474975. **JAMNAGAR:** SBI Funds Management Pvt Ltd, C/o SBI Ranjit Road Branch,Ranjit Road, Jamnagar,-361001, Tel: 0288-2660104. **JAMSHEDPUR:** SBI Funds Management Pvt Ltd, C/o SBI, Main Branch, Bistupur, Ground Floor, Jamshedpur–831001, Tel: (0657)2440446. **JHANSI:** SBI Funds Management Pvt Ltd, C/o SBI Main Barnch, Near Elite Crossing, Jhansi- 284001, Tel: 0510-2330298. **JODHPUR:** SBI Funds Management Pvt Ltd, 201, Shree Plaza,658 Residency Road, Sardarpura, Jodhpur. 342003, Tel: 0291-2611928,0291-2611929.**JORHAT** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Jorhat Main Branch, A.T. Road, Jorhat – 785001, Assam. **JUNAGADH** : SBI Funds Management Pvt Ltd, 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, JeevandeepBldg,No 1, Middleton Street, 9th Floor, Kolkatta–700 001, Tel : 22882342/22883767/22883768.**KALYANI** : SBI Funds Management Pvt Ltd, Sri Tapan Krishna Dey, Sudhalaya, A 1/50, Kalyani, District Nadia - 741235, West Bengal. **KANNUR** : SBI Funds Management Pvt Ltd, C/o State Bank of India, NRI Branch, SBI Building, Fort Road, Kannur – 670001, Kerala. **KHARAGPUR** : SBI Funds Management Pvt Ltd, IndaPeerbaba, Near Ashirbad Lodge, Kharagpur, Midnapore West, West Bengal – 721301. **KOLHAPUR:** SBI Funds Management Pvt Ltd, 3rd Floor, Ayodhya Towers,, Station Road,, Kolhapur-416 001, Tel: 0231 - 2680880. **KOLLAM** : SBI Funds management Pvt Ltd, C/o State Bank of India, Kollam Branch, PB No 24, State Bank Building, Near Railway Station, Kollam - 691001, Kerala. **KORBA** : SBI Funds Management Pvt Ltd, C/o. State Bank of India, Kutchery Branch, KutcheryChowk, Raipur – 492001, Chattisgarh. **KOTA:** SBI Funds Management Pvt Ltd, SBI Main Branch, ChawaniChoraha, Kota - 324 005, Tel: (0744)2390631. **KOTTAYAM:** SBI Funds Management Pvt Ltd, C/0

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, Forbes' Building, 2nd Floor, Charanjit Rai Marg, East Wing, Fort, Mumbai–400 001, Tel : (022)66532800. **MADURAI:** SBI Funds Management Pvt Ltd, Ist Floor Suriya Towers,273, Goodshed street, Madurai-625001, Tel: (0452)4374242.**MALDA** : SBI Funds Management Pvt Ltd, C/o ArindamSarkar, Vivekananda Pally, Behind Fouzder Clinic, English Bazar, Malda - 732101, West Bengal. **MANGALORE:** SBI Funds Management Pvt Ltd, 2nd Floor, Essel Towers, Bunts Hostel Circle, Mangaluru - 575003, Tel: (0824)2222463.**MARGAO** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Margao Main Branch, Near MargaoMuncipal Garden - 403601, Goa. **MEERUT:** SBI Funds Management Pvt Ltd, C/0 SBI Zonal Office, Garh Road, Meerut-250005, Tel:.**MEHSANA** : SBI Funds Management Pvt Ltd, Sanskrut Shopping Mall, F - 7, Nr. ModheraChowkdi, 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, OppJubbaShani Park, Mithanpura, Muzaffarpur - 842002,, Tel:. **MYSORE:** SBI Funds Management Pvt Ltd, No-145,1st Floor, 5th Cross, 5th Main, Sarswathipuram, Mysore - 570009, Tel: 0821-2424919. **NAGPUR :**SBI Funds Management Pvt Ltd, 1st floor," Shalwak Manor", Office No - 101, Plot No – 64-B, VIP Road, New Ramdaspeth, 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 ParasTalkis, Collage Road, Nadiad – 387001, Gujarat. **NASHIK:** SBI Funds Management Pvt Ltd, Shop No-1, Shivneri Heights, 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. **PATIALA :** SCO 14-15, Ground Floor, Opp. Kamal Laboratory, New Leela Bhawan, Patiala-147001. Tel No.: 0175-2300058. **PUNE:** SBI Funds Management Pvt Ltd, MadhuriKishor Chambers, 3rd Floor, Near Passport Office, Senapati Bapat Road, Pune–411016, Tel : (020)25670961. **PITAM PURA :** SBI Funds Management Pvt Ltd, 112HB, 1st Floor, Twin Tower, Netaji Subhash Place, Near Max Hospital, Pitam Pura, New Delhi - 110034, Tel : 011-27351974. **RAIPUR :** SBI Funds Management Pvt Ltd, Raj Villa, Near Raj Bhawan, Civil Lines, GhadiChowk,Raipur-492001, Tel : (0771) 2543355,4263256,4056808. **RANCHI :** Unit 104,1st floor, Jokhiram Chambers, Opposite G.E.L. Church Complex, Behind Mahabir Tower, Main Road, Ranchi - 834001, Jharkhand, Tel: 9693205026. **RAJAHMUNDRY :**SBI Funds Management Pvt Ltd, C/o, SBH Main Branch, T Nagar, Rajahmundry – 533 101, Tel: (0883)2434002. **RAJKOT:** SBI Funds Management Pvt Ltd, 208, Orbit Plaza, Near Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot – 36000, Tel No.: 0281-2466740/41. **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:** 1st Floor, Dhananjay Niwas, Udit Nagar, Rourkela, Odisha – 769012, Tel No.: 0661-2522999 **Surat** :SBI Funds Management Pvt Ltd, International Trade Centre,Higher Ground Floor – 31, Majura Gate Crossing, Ring Road, Surat – 395002 Tel : (0261) 3994800.**SAHARANPUR** : SBI Funds Management Pvt Ltd, State Bank of India, Court Road, Saharanpur – 247001, Uttar Pradesh. **SAGAR** : SBI Funds Management Pvt Ltd, Shop No. G-11, Dwarikaji Complex, Civil Lines, Sagar - 470 001, Madhya Pradesh. **SALEM:** SBI Funds Management Pvt Ltd. Nakshatra Trade Mall", No.55/1,Ramakrishna Raod, Near Gopi Hospital,Salem-636007, Tel: 0427-4552289. **SAMBALPUR:** SBI Funds Management Pvt Ltd, State Bank Of India, Sambalpur Main Branch, Sambalpur, Dist. sambalpur, Orissa-768001, Tel: 0663-2410001. **SECUNDERABAD:** SBI Funds Management Pvt. Ltd, 403, 4th Floor, Legend Crystal, P. G. Road, Near Paradise Circle, Secunderabad – 500003, Tel No.: 040-69000541/542. **SHILLONG:** SBI Funds Management Pvt Ltd, SBI Shillopng 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, ShroffComplex,Sir, M.V. Road, Tilak Nagar, Shimoga-577201, Tel: 8182222463. **SILCHAR** : SBI Funds Management Pvt Ltd, C/o State Bank of India, New Silchar Branch, Silchar – 788005, Assam. **SILIGURI:** SBI Funds Management Pvt Ltd, Ganeshayan Building - 2nd Floor, Beside Sky Star Building, Sevoke Road,Siliguri-734001, Tel: 0353-2537065.**SOLAPUR** : SBI Funds Management Pvt Ltd, C/o State Bank of India, 2-A, BudhwarPeth, Balives, Solapur – 413002, Maharashtra. **SONEPAT:** SBI Funds Management Pvt Ltd, C/o State Bank of India Atlas Cycle Branch, Atlas Cycle road, Model Town, Sonepat-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,NearSecretariat,Trivandrum 695001, Tel : (0471) 4011590/4011591/4011592. **THANE:** SBI Funds Management Pvt Ltd, Shop No 1, Kashinath CHS, GhantaliMandir Road Nr Ghantali Devi Mandir.Naupada, Thane-400602, Tel : 022-25401690,25414594. **THIRUCHIRAPALLI:** SBI Funds Management Pvt Ltd, Supraja Arcade, 2nd Floor, No. 21, 6th Cross, Thillai Nagar, Tiruchirappalli – 620018, Tamil Nadu, Tel: 0431-4000667. **THISSUR** :SBI Funds Management Pvt Ltd, C/o State Bank of India, Thichur Town Branch, Poonam Complex, M G Road, Thissur – 680001, Kerala. **THRISSUR:** SBI Funds Management Pvt Ltd, First Floor, Pooma Complex, M. G. Road, Trisshur – 680001 Tel: 0487-2445700. **TINSUKIA:** SBI Funds Management Pvt Ltd, 3rd Floor, State Bank of India, Tinsukia Branch, S.R. LohiaRoad,Tinsukia, Assam Pin-786125, Tel: O3742332365. **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 RajeswariComplex,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, Sigra, 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, 1st Floor, Eswar Paradise, Dwarakanagar, Visakhapatnam – 530016, Andhra Pradesh, Tel no: 0891-2511853. **VASHI :** SBI Funds Management Pvt Ltd, Tower No 7, F 219, 2nd floor, VashiInfotech Park, Above Vashi railway station building, Navi Mumbai - 400703, Tel : 022-27810371/27810368. **WARANGAL:** SBI Funds Management Pvt Ltd, H.No 1-7-764, Ist Floor, Sri Shiridi Sai Complex, Beside DEO Office, Adalath Junction, Hanamkonda, Warangal 506001, Tel: 0870-2430307.

CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

AHMEDABAD: 111-113,1st Floor - Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad – 380006 Tel: 079-30082468/69. **AGARTALA:** Advisor 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, BalBhavan 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, SardharGunj, Next to Nathwani Chambers, Anand-388001, Tel: 02692-325071. **ANANTAPUR:** 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur -515 001, Tel: 8554-326980, 326921. **ANDHERI :** 351, Icon, 501, 5th floor, Western Express Highway, Andheri (East), Mumbai - 400069, Tel: 7303923299. **ANKLESHWAR:** Shop No - F -56, First Floor,Omkar Complex, Opp Old Colony,NrValia Char Rasta, GIDC, Ankleshwar- Bharuch -393002, Tel: 02646-310207. **ARAMBAGH:** Ward No 5,Basantapur More, PO Arambag, HooglyArambagh – 712601, West Bengal, Tel no. 03211-211003.**ASANSOL:** Block – G 1st Floor, P C Chatterjee Market Complex, RambandhuTalab P O Ushagram, Asansol-713303, Tel: 0341- 2316054. **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:** Kalika Temple Street, Besides SBI BAZAR Branch,Berhampur-760 002, Ganjam, Odisha Tel: 9238120071.**BHAGALPUR:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur-812002, Tel: 641-3209094. **BHARUCH (PARENT: ANKLESHWAR TP):** F-108, Rangoli Complex, Station Road, Bharuch, Bharuch -392001, Tel: -098253 04183. **BHATINDA:** 2907 GH,GT Road, Near ZilaParishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar-364002, Tel: 0278-3208387, 2567020. **BHILAI:** First Floor, Plot No. 3, Block No. 1,

Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai-490020, Tel: 9203900630 / 9907218680. **BHILWARA:** Indraparstha tower, Second floor, Shyamkisabjimandi, Near Mukharji garden, Bhilwara-311001, Tel: 01482-231808, 321048. **BHOPAL:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011, Tel: 0755-329 5873. **BHUBANESWAR:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, KharvelNagar,Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. **BHUJ:** 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, Adelade Apartment, ChristainMohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201, Tel: -. **BIHAR SHARIF** : R&C Palace, Amber Station Road, Opp. Mamta Complex, BiharSharif-803101, Nalanda, Tel no.- 06112–235054 **BIJAPUR:** 1st floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. **BIKANER:** Behind Rajasthan patrika, In front of Vijaya Bank,1404, Amar Singh Pura,Bikaner-334001, Tel: 9214245819. **BILASPUR:** Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur - 495001, Chattisgarh, Tel: 9203900626. **BOHOROMPUR:** Prantik Para, Near Hotel Samrat, P.O Chilita, P S Bohorompur, Bohorompur - 742165, West Bengal. **BOKARO:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro -827004, Tel: 06542-324 881. **BURDWAN:** 1st Floor Above Exide Showroom, 399, G T Road, Burdwan - 713101, Tel: 0342-3241808. **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:** Opposite Mustafa Décor,Near Bangalore Bakery, Kasturba Road, Chandrapur-442402, Tel: 7172-253108. **CHENNAI:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034, Tel: 044-39115 561, 39115 562, 39115 563, 39115 565.**CHENNAI:**Rayala Towers, 158, Anna Salai, Chennai – 600002 Tel: 044 30407236. **CHHINDWARA:** Shop No. 01, Near Puja Lawn, Parasia Road, Chhindwara - 480 001, Madhya Pradesh, Tel No: 9203900507. **CHIDAMBARAM:** Shop No. 1 & 2,saradaram complex door no 6-7, Theradikadai street, Chidambaram, Chidambaram-608001, Tel: 4144-221746. **CHITTORGARH:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh -312001, Tel: 1472-324810. **COCHIN:** Ittoop's Imperial Trade Center, Door No. 64/5871 – D, 3rd Floor, M. G. Road (North), Cochin-682 035, Tel: 0484-323 4658. **COIMBATORE:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore-641 002, Tel: 0422-301 8000. **CONTAI**: C/o - Nabin Pradhan,Behind Ujjal Medical Hall,Vill: Jalalkhanbar, PO & PS : Contai, Purba Medinipur - 721401, West Bengal, Tel. no.: 03220- 288226. **COOCHBEHAR:** N. N. Road, Power House Choupathi, Coochbehar – 736101, West Bengal, Tel. no.: 9378451365.**CUTTACK:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001. **DARBHANGA:** Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk Laheriasarai,Darbhanga-846001, Tel: 9204790656. **DAVENEGERE:** 13, Ist Floor, AkkamahadeviSamaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN:** 204/121 NariShilpMandirMarg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112, Tel: 6432-320227. **DEWAS:** Tarani Colony, Near Pushp Tent House, Dewas - 455001, Madhya Pradesh, Tel no: 07272-403382**, DHANBAD:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad-826001, Tel: 0326-2304675. **DHARMAPURI :**16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri -636 701,_Tel: 4342-310304. **DHULE:** House No. 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule – 424001, Tel No: 02562 – 640272. **DURGAPUR:** Plot No. 3601, Nazrul Sarani, City Centre, Durgapur-713 216, Tel: 0343-2545420/30. **ERODE:** 197, Seshaiyer Complex, Agraharam Street, Erode-638001, Tel: 0424-320 7730. **FAIZABAD:** 1/13/196, A, Civil Lines, Behind Triupati Hotel, Faizabad - 224001,Uttar Pradesh, Tel No: 9235406436. **FARIDHABAD:** B-49, Ist Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001, Tel: 0129-3241148. **GANDHIDHAM:** S-7, RatnakalaArcade,Plot No. 231, Ward – 12/B, Gandhidham – 370201, Gujarat. Tel. No. - 02836-650116. **GANDHINAGAR:** M-12 Mezzanine Floor, Suman Tower, Sector 11, Gandhinagar – 382011. Tel: 079-23240170. **GAYA:** 69, Gandhi Chowk (Ground Floor), K.P Road, Gaya, Pin-823 001. **GHAZIABAD:** FF - 26, Konark Building, 1st Floor, RDC - Rajnagar, Ghaziabad – 201002, Phone No.: 0120-6510540. **GOA:** Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalaxmi Temple, Panaji, Goa - 403 001, Tel: 0832- 6450439. **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, Ist Floor, Opp. City Bus Stop, Super Market, Gulbarga, Gulbarga-585 101, Tel: 8472-310119. **GUNTUR:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002, Tel: 0863-325 2671. **GURGAON:** SCO - 16, Sector - 14, First floor, Gurgaon-122001, Tel: 0124-326 3763. **GUWAHATI:** A.K. Azad Road, Rehabari, Guwahati-781008, Tel: 7896035933. **GWALIOR:** G-6 Global Apartment, KailashVihar Colony, Opp. Income Tax Office, City Centre, Gwalior-474002, Tel: 0751-320 2311. **HALDIA:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office,PurbaMedinipur District, Haldia, Haldia-721 602, Tel: 3224-320273. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani, Haldwani -263139, Tel: 5946-313500. **HARIDWAR:** F – 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand – 249408, Email id: camshwr@camsonline.com. **HAZARIBAG:** Municipal Market, AnnandaChowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar -383 001, Tel: 2772-321080. **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR :**NearArchies Gallery, Shimla PahariChowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR:**No.9/2, 1st Floor,Attibele Road, HCF Post,Behind RTO Office, Mathigiri, Hosur – 635110,Tel: 04344-645010. **HUBLI:** No.204 - 205, 1st Floor, ` B ` Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469.

INDORE: 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646.**JABALPUR:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR:** R-7, YudhisthirMarg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. **JALANDHAR:** 367/8, Central Town, Opp. GurudwaraDiwanAsthan, Jalandhar-144001, Tel: 0181-2222882. **JALGAON:** RustomjiInfotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA :** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar,ShivajiPutla Road, Jalna, Jalna-431 203, Tel: - **JALPAIGURI :** Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, Post Office & District : Jalpaigur – 735101, West Bengal. **JAMMU:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004, Tel: 09205432061, 2432601. **JAMNAGAR:** 217/218, Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur-831001, Tel: 0657-3294202. **JAUNPUR :**248, FORT ROAD, Near AMBER HOTEL, Jaunpur -222001, Tel: 5452-321630. **JHANSI:** 372/18 D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi – 284001, Tel: 9235402124/ 7850883325. **JODHPUR:** 1/5, Nirmal Tower, IstChopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT:** Jail road, Dholasatra,Near Jonaki Shangha Vidyalaya,Post Office – Dholasatra, Jorhat – 785001, Assam, Tel : 0376-2932558.**JUNAGADH:** "AASTHA PLUS", 202-A, 2nd floor, Sardarbag road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh – 362001, Gujarat, Tel: 0285-6540002. **KADAPA:** BandiSubbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa-516 001, Tel: 8562-322099. **KAKINADA:** D No-25-4-29,1st floor, Kommireddy Vari Street, Beside Warf Road, Opposite Swathi Medicals, Kakinada - 533001, Andhra Pradesh, Phone No.: 0884-6560102. **KALYANI:** A - 1/50, Block - A, Dist Nadia, Kalyani-741235, Tel: 033-32422712. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur-670004, Tel: 497-324 9382. **KANPUR:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur-208 001, Tel: 0512-3918003, 3918000, 3918001, 3918002. **KARIMNAGAR:** HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar -505 001, Tel: 878-3205752, 3208004. **KARNAL** 29, Avtar Colony,Behind Vishal Mega Mart, Karnal – 132001, **KARUR:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur -639002, Tel: 4324-311329. **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 'KalyanBhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM:** Jacob Complex, Building No - Old No-1319F, New No - 512D, Behind MakkilCentre,GoodSheperdRoad,Kottayam – 686001 Tel: 0481-3207 011. **KUMBAKONAM:** Jailani Complex, 47, Mutt Street, Kumbakonam-612001, Tel: 435-3200911. **KURNOOL:** Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri,39th Ward, Kurnool - 518001, Andhra Pradesh. Tel: 08518-650391. **KUKATPALLY:** No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad – 500072. **LUCKNOW:** Off # 4,1st Floor,Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow-226 001, Tel: 0522-391 8000, 391 8001, 391 8002, 3918003. **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301 8000, 301 8001. **MADURAI:** Ist Floor,278, North PerumalMaistry street, Nadar Lane, Madurai-625 001, Tel: 0452-325 2468. **MALDA:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 351- 2269071 / 03512 -214335. **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:** F4 - Classic Heritage, Near Axis Bank, Opposite BPS Club, Pajifond, Margao, Goa - 403 601. Tel no.: 0832-6480250, **MATHURA:** 159/160 Vikas Bazar, Mathura-281001, Tel: 0565-3207007. **MEERUT:** 108 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:** DhundhiKatra, Mirzapur-231001, Tel: 5442-220282. **MOGA:** Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MORADABAD:** H 21-22, Ist Floor,Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001,Tel: 0591- 6450125. **MUMBAI:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai SamacharMarg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. **MUZZAFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 9386350002. **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), SaraswatiPuram, Mysore-570009, Tel: 0821-3294503. **NADIAD (PARENT TP: ANAND TP):** F-134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001, Gujrat. **NAGERCOIL:** 47,Court Road, Nagercoil-629 001, Tel: 4652-229549. **NAGPUR:** 145 Lendra, New Ramdaspeth, 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:** Ruturang 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, DeenDayaal 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 Konigetiguptha 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.Goverment 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 lalBagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA:** G-3, Ground Floor, Om ViharComplex,NearSaket Tower, SP Verma Road, Patna-800 001, Tel: 0612-325 5284, 325 5285, 3255286. **PERINTHALMANNA:** 1st floor, Mashreq Trade centre, Calicut Road, Perinthalmanna, Malappuram (Dist) – 679322 Kerala, Phone no 4933315153**, PHAGWARA:** 152-C, Model Town, Phagwara- 144401, Punjab, Phone no: 1824-260336, **PONDICHERRY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORT BLAIR:**IIndFloor,PLA Building, Opp.ITFGround,VIP Road, Junglighat, Port Blair-744 103 Phone no.- 03192-230506 **PUNE:** Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale 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. **RAIGANJ:** Rabindra Pally, Beside Gitanjali Cinema Hall, P O & P S Raiganj, Dist - North Dijajpur, Raiganj – 733134, West Bengal**. RAIPUR:** HIG,C-23, Sector - 1, Devendra Nagar, Raipur-492004, Tel: 0771-3296 404, 3290830. **RAJAHMUNDRY:** Door No: 6-2-12, 1st Floor,RajeswariNilayam, Near Vamsikrishna Hospital, NyapathiVari Street, T Nagar, Rajahmundry-533 101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117, Tel: 4563-327520. **RAJKOT:** Office 207 - 210, Everest Building, HariharChowk, OppShastriMaidan, LimdaChowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI:** 4, HB Road, No: 206, 2nd Floor ShriLok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 8058. **RATLAM:** Dafria& Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. **ROHTAK:** 205, 2ND Floor, Blg. 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, MangalBhawan, Phase II, Power House Road, Rourkela-769001, Tel: 0661-329 0575. **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar-470 002, Tel: 7582-326894. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur-247001, Tel: 132-2712507. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal& Associates, Opp. Town High School, Sansarak, Sambalpur-768001, Tel: 0663-329 0591. **SANGLI :**Jiveshwar Krupa Bldg,Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli – 416416, Tel: - 0233 – 6600510. **SATARA:** 117 / A / 3 / 22, ShukrawarPeth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **Satna:** 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna – 485 001, Madhya Pradesh, Tel .07672 – 406996 **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHILLONG:** D'Mar Shopping Complex, Lakari Building, 2nd Floor, Police Bazar, Shillong-793001, Tel. no. : 0364-2502511 .**SHIMLA:** I Floor, Opp. PanchayatBhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** No.65 1st Floor, Kishnappa Compound, 1st Cross, HosmaneExtn, Shimoga - 577 201, Karnataka, Phone : 9243689049. **SILIGURI:** No 7, Swamiji Sarani, Ground Floor, Ground Floor, Hakimpara, Siliguri-734001, Tel: 9735316555. **SIRSA:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa - 125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near AryaKanya School, Sitapur, Sitapur-261001, Tel: 5862-324356. **SOLAN :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212, Tel: 1792-321075. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 SiddheshwarPeth, Near Pangal High School, Solapur-413001, Tel: 0217-3204200. **SEERAMPORE**: 47/5/1, Raja Rammohan Roy Sarani, PO. Mallickpara, Dist. Hoogly, Seerampore-712203, Tel No: 033 - 26628176. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 4-4-96, First Floor, VijayaGanapathi Back Side, Nanubala Street, Srikakulam-532 001, Tel: 8942- 650110. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 09389 403149. **SURAT:** Plot o.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, GokhaleRoad,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, RangagoraRoad,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, TirumalaByepass Road, Tirupathi-517 501, Tel: 0877-3206887. **TRICHUR:** Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909.

TRIVANDRUM: R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004, Tel: 0471-324 0202. **TUTICORIN:** Ground Floor, Mani Nagar, Tuticorin, Tuticorin, Tuticorin-628 008, Tel: 461-3209960.**UDAIPUR** Shree Kalyanam, 50, Tagore Nagar, Sector – 4, Hiranmagri, Udaipur – 313001, Rajasthan. Phone no.: 9214245812. **UDHAMPUR:** Guru Nanak Institute, NH-1A, Udhampur - 182101, Jammu, Tel no: 191-2432601, **UJJAIN :**123, 1st Floor, Siddhi 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, VASCO(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: CAMS Service Centre, Door No 48-3-2,Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam - 530 016 , Phone No.: 0891 6502010. WARANGAL:** A.B.K Mall, Near Old Bus Depot Road, F-7, Ist Floor, Ramnagar, Hanamkonda, Warangal – 506001, Tel. no. 0870 - 6560141. **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.