



SCHEME INFORMATION DOCUMENT

## SBI Gold Fund

An open ended fund of fund scheme

Offer of Units of Rs. 10 each for cash during the New Fund Offer and NAV related prices on Ongoing basis

New Fund Offer Opens on: \_\_\_\_\_

New Fund Offer Closes on: \_\_\_\_\_

Scheme re-opens on: \_\_\_\_\_

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

Website: [www.sbimf.com](http://www.sbimf.com)

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

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

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

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

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

This Scheme Information Document is dated \_\_\_\_\_.

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## HIGHLIGHTS OF THE SCHEME

Type of Scheme	An open ended fund of fund scheme															
Investment Objective	The investment objective of the Scheme is to seek to provide returns that closely correspond to returns provided by SBI Gold Exchange Traded Scheme (SBI GETS).															
Plans	<p>Growth Plan and Dividend Plan.</p> <p>Under the Dividend plan, facility for Payout and Reinvestment of dividend is available</p> <p>Default Option: Growth Default Sub-option: Dividend Reinvestment</p>															
Liquidity	Open-ended. Fresh Purchases and Redemptions at prices related to Applicable NAV on all Business days															
Fund Manager	Mr. Raviprakash Sharma															
Benchmark Index	The Scheme's performance will be benchmarked against the price of physical gold. As there are no indices catering to the gold sector or securities linked to the Gold, currently SBI Gold Fund shall be benchmarked against the domestic price of gold. The price here refers to the morning fixing of Gold by London Bullion Market association (LBMA).															
Asset Allocation	<p>The funds collected shall generally be invested consistent with the objective of the scheme in the following manner:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th>Risk Profile</th> </tr> <tr> <th>Maximum</th> <th>Minimum</th> <th>High/Medium/Low</th> </tr> </thead> <tbody> <tr> <td>Units of SBI GETS</td> <td>100%</td> <td>95%</td> <td>Medium to high</td> </tr> <tr> <td>Debt and Money market instruments</td> <td>5%</td> <td>0%</td> <td>Low to medium</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Maximum	Minimum	High/Medium/Low	Units of SBI GETS	100%	95%	Medium to high	Debt and Money market instruments	5%	0%	Low to medium
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Debt and Money market instruments	5%	0%	Low to medium													
Transparency	<p>The AMC will allot units/ refund of money and dispatch statements of accounts within five business days from the closure of the NFO and scheme shall be available for ongoing repurchase/sale within five business days of allotment.</p> <p>The AMC will calculate and disclose the first NAV of the Scheme not later than 5 business days from the date of allotment. Subsequently, NAV will be calculated on all Business Day and released to the Press and the Association of Mutual Funds of India (AMFI). NAVs will also be displayed on the Website of the Mutual Fund.</p> <p>AMC shall disclose the NAV on the AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and on the website of the Fund by 10.00 a.m. the following business day.</p> <p>As presently required by the SEBI Regulations, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 &amp; September 30) or mailed to the Unit holders.</p>															

Loads	<p>During NFO as well as Ongoing basis</p> <p>Entry Load : Nil</p> <p>Exit Load          Exit within 1 year from the date of allotment – 1 %          Exit after 1 year from the date of allotment - Nil</p> <p>The AMC reserve the right to modify / change the Load Structure on a prospective basis.</p>
Minimum Investment size	Rs. 5000/- and in multiples of Re. 1/- thereof
Minimum Redemption size	Rs.1000/- or 100 Units or account balance whichever is lower
Minimum Target Amount	Rs. 10 Crore

## I. INTRODUCTION

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### A. RISK FACTORS

#### 1. Standard Risk Factors:

1. Mutual Fund units and security investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved.
2. As with any investment in securities, the NAV of the Units issued under the Scheme can go up or down depending on the factors and forces affecting the capital markets.
3. Past performance of the Sponsors / AMC / Mutual Fund or their affiliates is not necessarily indicative of the future performance of the Scheme.
4. The Sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs.1 lakh made by them towards setting up the Mutual Fund or such other accretions and additions to the same.
5. SBI Gold Fund is the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
6. The NAV's of the Scheme may be affected by the changes in the general market conditions, factors and forces affecting the capital markets in particular, level of interest rates, various market related factors and trading volumes, settlement periods and transfer procedures, currency exchange rates, changes in the government policies, taxation laws, any other policies, political and economic developments etc.
7. Subject to the Regulations, the Sponsor / affiliates / subsidiaries, the AMC or the Board of Trustees may invest either directly or indirectly in the Scheme. These entities may acquire a substantial portion of the Scheme's units and collectively constitute a major investor in the Scheme. Accordingly, redemption of units by these entities may have an adverse impact on the units of the Scheme because the timing of such redemption may impact the ability of other unitholders to redeem their units. The same impact would exist for any large investor, who holds a significant number of units of the Scheme.
8. In the event of receipt of an inordinately large number of redemption requests and inability of the Underlying Scheme(s) to generate enough liquidity because of market conditions, there may be delays in redemption of units.
9. The liquidity of the Scheme's investments is inherently restricted by liquidity of Underlying Scheme.
10. Unitholders of the Scheme are not being offered any guarantee / assured returns.
11. Changes in government policy in general and in tax benefits applicable to mutual funds may impact the returns to investors in the Scheme.

#### 2. Scheme Specific Risk Factors:

- a. SBI Gold Fund would be investing in the units of SBI GETS. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the underlying scheme of mutual funds wherein the Scheme has invested. As a result, the time taken by the Mutual Fund for the redemption of units may be significant in the event of a high number of redemption requests or a restructuring of the scheme. In view of the above, the Trustee has a right in its sole discretion, to limit

redemptions under certain circumstances as described under the section titled Right to Limit Redemptions.

- b. The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme.
- c. Investments under the scheme may also be subject to the following risks:

**Market Risk**

The Scheme's NAV will react to the prices of gold. The investor could lose money over short periods due to fluctuation in the Scheme's NAV in response to factors such as economic and political developments, changes in interest rates and perceived trends in gold prices, market movements and over longer periods during market upturns.

Additionally, the prices of gold may be affected by several factors such as global gold supply and demand, investors' expectations with respect to the rate of inflation, currency exchange rates, interest rates, etc. Crises may motivate large-scale sales of gold, which could decrease the domestic price of gold.

Some of the key factors affecting gold prices are as follows:

**Asset Class Risk**

The domestic price of gold may vary from time to time. Further, the returns from the types of securities in which a Scheme invests may underperform returns from the various general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under performance in comparison of the general securities markets.

**Central banks' sale**

Central banks across the world hold a part of their reserves in gold. The quantum of their sale in the market is one of the major determinants of gold prices. A higher supply than anticipated would lead to subdued gold prices and vice versa. Central banks buy gold to augment their existing reserves and to diversify from other asset classes. This acts as a support factor for gold prices.

**Macro-economic factors**

A weakening dollar, high inflation, the massive US trade deficits all act in favor of gold prices. The global trend of rising interest rates also had a positive impact on gold prices. Gold being regarded as a physical asset would lose its luster in a deflationary environment as gold is used effectively as an inflation hedge.

**Seasonal demand**

Since the demand for Gold in India is closely tied to the production of jewellery pieces tend to increase during the times of year when the demand for jewellery is the greatest, the demand for metals tends to be strong a few months ahead of these festive seasons, especially Dussera, Diwali, Akshaya Tritiya festival and summer wedding season in India. Christmas, Mothers Day, Valentine's Day, are also major festive and shopping for Gold.

**Safe keeping of Gold**

The gold held by the Custodian of SBI GETS may be subject to loss, damage, theft or restriction of access due to natural event or human actions. The Trustees may not have adequate sources of recovery if its gold is lost, damaged, stolen or destroyed and recovery may be limited, even in the event of fraud, to the market value of gold at the time the fraud is discovered. The custodian will maintain adequate insurance for its bullion and custody business. The liability of the Custodian is limited under the agreement between the AMC and the Custodian which establish the Mutual Fund's custody arrangements, or the custody agreements.

**Time lag in procurement/redemption of physical gold**

Procurement of gold bars may take up to 1 month in case of adverse shortage of gold bars. It may not be possible to sell gold bar intentionally and may delay redemption depending on the market conditions.

**Gold ETF Risk**

Gold Exchange Traded Funds in which scheme will be investing, invests in gold and gold bullion. NAV of the gold ETF & NAV of the scheme will change with the change in the prices of underlying assets. The prices of gold may be affected by several factors such as demand and supply of gold, change in political, economical environment and government policy, inflation trends, currency exchange rates, interest rates, etc.

**Lack of Market Liquidity**

Trading in SBI GETS on the Exchange may be halted because of market conditions or for reasons that in the view of the market authorities or SEBI, trading in SBI GETS is not advisable. In addition, trading in SBI GETS is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules. There can be no assurance that the requirements of the market necessary to maintain the listing of SBI GETS will continue to be met or will remain unchanged. SBI GETS may suffer liquidity risk from domestic as well as international market.

**Tracking Error Risk**

- a. Tracking error means the variance between daily returns of the underlying benchmark (gold in this case) and the NAV of the scheme for any given period. NAV of the Scheme is dependent on valuation of gold. Gold has to be valued as per the formula provided by SEBI in its circular no. SEBI/IMD/CIR No. 2/65348/06 dated April 21, 2006. NAV so computed may vary from the price of Gold in the domestic market.
- b. Factors such as the fees and expenses of the Scheme, cash balance, changes to the Underlying assets and regulatory policies may affect AMC's ability to achieve close correlation with the Underlying assets of the scheme. The Scheme's returns may therefore deviate from those of its Underlying assets.
- c. Tracking error could be the result of a variety of factors including but not limited to:
  - i. Delay in the purchase or sale of gold due to
  - ii. Illiquidity of gold,
  - iii. Delay in realisation of sale proceeds,
  - iv. Creating a lot size to buy the required amount of gold
  - v. The scheme may buy or sell the gold at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices.
  - vi. The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark price.
  - vii. The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.
  - viii. Disinvestments to meet redemptions, recurring expenses, dividend payouts etc.
  - ix. Execution of large buy / sell orders
  - x. Transaction cost (including taxes and insurance premium) and recurring expenses
  - xi. Use of gold related derivative instruments, as and when allowed by regulations
  - xii. Rebalancing of the portfolio
- d. Debt & Money market securities investments under the scheme may also be subject to the following risks:
  - I. Credit risk: Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuers' ability to meet the obligations.

- II. Liquidity Risk pertains to how saleable a security is in the market. If a particular security does not have a market at the time of sale, then the scheme may have to bear an impact depending on its exposure to that particular security.
  - III. Interest Rate risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk.
  - IV. Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
- e. **Risk associated with Stock Lending:** The Scheme shall not engage in stock lending.
  - f. **Risk associated with derivatives:** The Scheme shall not engage in derivatives.
  - g. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.
  - h. 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.
  - i. The tax benefits described in the SAI & SID 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.

**Risk Control strategies:**

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 the mitigation of the above mentioned risk-factors in underlying schemes, the Fund-Manager will follow an internal selection/allocation process approved by Investment Committee and Risk Department.

The Fund-Manager will be responsible for taking investment decisions, scheme selection, portfolio construction and timing of investment decisions within the approved framework.

The process will help to ensure the monitoring of the following within underlying schemes and for Money-Market exposures:



**For risk control, the following may be noted:**

**Liquidity risks:**

The liquidity of the FoF will be determined by the time taken by the Mutual Fund for the redemption of units in the underlying scheme which may be significant in the event of a high number of redemption requests or a restructuring of the scheme. The liquidity of the underlying scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by ensuring that investment is in line with the internal selection/allocation process approved by Investment Committee and Risk Department.

**Volatility risks:**

Investments in underlying scheme will have all the risks associated with the underlying schemes including performance of gold prices, interest rate risk, volatility etc. There is the risk of volatility in markets due to external factors like liquidity flows, economic policy etc. Volatility Risk can be partly mitigated by ensuring that judicious investments are made in line with the internal selection/allocation process approved by Investment Committee and Risk Department.

**Credit Risks**

Investments in debt & money market instruments will have credit risks resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations Credit Risk can be partly mitigated by ensuring that judicious investments are made in line with the internal selection/allocation process approved by Investment Committee and Risk Department.

**Gold ETFs**

The Scheme endeavors to mitigate risks associated with investing in physical gold like risk of loss, damage, theft and natural calamities/human actions by investing in approved Gold ETF/s with appropriate limits for each Gold ETF. These limits and controls are also aimed at minimizing the risks of Impact Costs, Exchange Rate and Liquidity Risks generally associated with Gold ETFs.

**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/Plan(s). However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan(s) shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

**C. SPECIAL CONSIDERATIONS, if any**

**(a) The investors under the Scheme will bear the recurring expenses of the scheme in addition to the expenses of other schemes in which Fund of Fund scheme makes investment.**

**(b) Right to Limit Redemptions**

The Mutual Fund reserves the right to temporarily suspend further reissues or repurchases under the scheme in case of any of the following:

- a natural calamity / strikes / riots and bandhs or
- in case of conditions leading to a breakdown of the normal functioning of securities markets or
- periods of extreme volatility of markets, which in the opinion of AMC, prejudicial to the interest of the unit holders of the scheme or illiquidity
- under a SEBI or Government directive
- under a court decree / directive
- in the event of any force majeure or disaster that affect a normal functioning of AMC or the Registrar
- political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC.

Suspension or restriction of repurchase/redemption facility under any scheme of the mutual fund shall be made applicable only after the approval from the Board of Directors of the Asset Management Company and the Trustee. The approval from the Board of Directors and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI in advance.

**(c) 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.

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

## D. DEFINITIONS

- Applicable NAV** : **For purchases:** 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 Redemptions:** 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 other than
- (i) Saturday or Sunday; (ii) a day on which both the National Stock Exchange of India Limited and the Bombay Stock Exchange Limited are closed (iii) a day on which the Purchase/Redemption/Switching of Units is suspended (iv) a day on which banks in Mumbai and / RBI are closed for business/clearing (v) a day which is a public and /or bank holiday at Investor Services Centre / Investor Service Desk where the application is received (vi) a day on which normal business cannot be transacted due to storms , floods, natural calamities , bandhs, strikes or such other events as the AMC may specify from time to time (vii) a day which is not a business day for SBI Gold Exchange Traded Scheme (SBI GETS)
- The AMC reserves the right to declare any day as a Business day or otherwise at any of the Investor Service Centre / Investor Service Desks.
- Cut-off time** : 3.00 p.m.
- Date of Application** : The date of receipt of a valid application complete in all respect for issue or repurchase of Units of this scheme by SBIFMPL at its various offices/branches or the designated centers of the Registrar.
- 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.
- Exit Load** : A charge paid by the investor at the time of exit from the scheme.
- Gilts / Govt. Securities** : Securities created and issued by the Central Government and/or State Government, as defined under section 2 of Public Debt Act 1944 as amended or re-enacted from time to time.
- ISCs/ISDs** : Investor Service Centers/Investor Service Desks of SBIFMPL/SBI Mutual Fund at various locations in India opened from time to time.

<b>Major</b>	: means the age at which a person is deemed to attain majority under the provisions of the Indian Majority Act, 1875, as amended from time to time.
<b>Majority Age</b>	: means the age at which a person is deemed to attain majority under the provisions of the Indian Majority Act, 1875, as amended from time to time.
<b>Money Market Instruments</b>	: Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Collateralised Borrowing & Lending Obligation (CBLO), Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations prevailing from time to time.
<b>NAV related price</b>	: The Repurchase Price and the Sale Price are calculated on the basis of NAV and are known as NAV related prices. The Repurchase Price is calculated by deducting the exit load factor (if any) from the NAV and the Sale Price is the price at which the Units can be purchased based on Applicable NAV.
<b>Net Asset Value / NAV</b>	: Net Asset Value of the Units of the Scheme(s) (including plans / options thereunder) calculated in the manner provided in this Scheme Information Document or as may be prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.
<b>No Entry Load</b>	: It means that no sales load is charged to the investor at the time of entry.
<b>Exit Load</b>	: A charge paid by the investor at the time of exit from the scheme.
<b>Non Resident Indian / NRI</b>	: A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under Foreign Exchange Management (Investment in firm or proprietary concern in India) Regulations, 2000.
<b>NSE MIBOR</b>	: NSE MIBOR is an acronym for National Stock Exchange (NSE) Mumbai Inter Bank Offer Rate. This rate is computed by NSE on basis of indication by various market participants and published daily.
<b>Official Points of Acceptance</b>	: means SBIFMPL Corporate Office/ SBIFMPL Investor Service Centers/Investor Service Desks/Investor Service Points, website of the Mutual Fund i.e. <a href="http://www.sbimf.com">www.sbimf.com</a> , SBIFMPL overseas point of acceptance or the designated centers of the Registrars.
<b>Sale Price</b>	: The price at which the Units can be purchased based on Applicable NAV.
<b>Scheme Information Document/ the Scheme</b>	: This document issued by SBI Funds Management (P) Ltd. / SBI Mutual Fund, containing the terms of offering Units of the SBI Gold Fund ('the scheme') of SBI Mutual Fund as per the terms contained herein. Modifications to the

Scheme Information Document, if any, shall be made by way of an addendum which will be attached to the Scheme Information Document. On issuance and attachment of addendum, the Scheme Information Document will be deemed to be an updated Scheme Information Document.

- RBI** : Reserve Bank of India, established under Reserve Bank of India Act, 1934.
- Redemption /Repurchase Price** : The price (being Applicable NAV minus Exit Load, if any) at which the units can be redeemed and calculated in the manner provided in this Offer Document.
- Registrars** : The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBIMF. M/s Computer Age Management Services (Pvt.) Ltd. (SEBI Registration Number: INR 000002813). (Registered Office: A & B Lakshmi Bhavan, 609, Anna Salai, Chennai - 600 006, India and Corporate Office: 148, Old Mahabalipuram Road; Okkiyam Thuraipakkam; Chennai - 600 097, Tamil Nadu., as Registrars and Transfer Agents to the Schemes
- SBIMFTCPL/Trustees** : SBI Mutual Fund Trustee Company Private Limited, a wholly owned subsidiary of SBI, incorporated under the provisions of the Companies Act, 1956. The registered office of SBIMFTCPL is situated at 191, Maker Tower 'E', Cuffe Parade, Mumbai 400 005. SBIMFTCPL is the Trustee to the SBIMF vide the Restated and Amended Trust Deed dated December 29, 2004, to supervise the activities of The Fund as disclosed in the Statement of Additional Information.
- SEBI** : Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.
- SEBI Regulations** : Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 for the time being in force and as amended from time to time, [including by way of circulars or notifications issued by SEBI, the Government of India].
- Sponsor / Settlor** : State Bank of India, having its Corporate Office at State Bank Bhavan, Madame Cama Road, Mumbai - 400 021, which has made an initial contribution of Rs. 5 lacs towards the trust fund and has appointed the Trustees to supervise the activities of The Fund.
- Switches**
- Switch In** - Investments in the scheme from any other existing scheme(s) of SBI Mutual Fund at applicable NAV.
- Switch Out** - Repurchase/Redemption from the scheme to any other existing scheme(s) of SBI Mutual Fund at applicable NAV.
- Asset Management Company or AMC/ SBIFMPL** : SBI Funds Management Private Limited, the Asset Management Company, incorporated under the Companies Act, 1956 and authorized by SEBI to act as Investment Manager to the Schemes of SBI Mutual Fund.

- SGAM** : Société Générale Asset Management S.A., an Asset Management Company incorporated in France and having its registered office at Immeuble SGAM, 170 Place Henri Regnault - La Defense 6, 92043 Paris - La Defense Cedex – France, is a joint venture partner with SBI in the AMC.
- The Custodians** : The custodians to the scheme(s) whose appointment is approved by the Trustees of SBI Mutual Fund. SBIFMPL has appointed HDFC Bank Limited (SEBI Registration Number: IN/CUS/001) situated at HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013, as the Custodians for this scheme.
- 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.
- Units** : One undivided unit issued under the Scheme by the SBI Mutual Fund
- Unit Holder** : Any eligible applicant who has been allotted and holds a valid unit in his /her/its name.
- Unit Capital** : The aggregate face value of the Units issued and outstanding under the scheme.

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

It is confirmed that:

- I. The draft Scheme Information Document of SBI Gold 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 proposed scheme.
- IV. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

**For SBI Funds Management Private Limited**

Signature : Sd/-

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

Date: May 02, 2011

Place: Mumbai.



## II. INFORMATION ABOUT THE SCHEME

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**A. TYPE OF THE SCHEME** – An open ended fund of fund scheme

**B. INVESTMENT OBJECTIVE**

The investment objective of the Scheme is to seek to provide returns that closely correspond to returns provided by SBI Gold Exchange Traded Scheme (SBI GETS).

**C. SCHEME'S ASSET ALLOCATION**

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

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	High/Medium/Low
Units of SBI GETS	100%	95%	Medium to high
Debt and Money market instruments	5%	0%	Low to medium

Performance will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions.

The above investment pattern is indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Review and rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will endeavour to restore within one month. If the fund manager for any reason is not able to rebalance the asset allocation within one month, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reason in writing leading to the reason for falling outside the asset allocation and the Committee shall review and as considered necessary may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

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

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

- Gold ETF
- Debt instruments
- Money Market instruments:

Money Market instruments - Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Reverse Repos, Collateralised Borrowing & Lending Obligation (CBLO), Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations prevailing from time to time

## **F. WHAT IS THE INVESTMENT STRATEGIES?**

To achieve the investment objective, the scheme will predominantly invest in units of SBI GETS which is registered with SEBI and / or permitted by SEBI from time to time. The investments could be made either directly with the underlying fund or through the secondary market. The scheme will also invest in money market instruments. The investment strategy would largely be active in nature. The AMC shall endeavor that the returns of SBI Gold Fund will replicate the returns generated by the underlying ETF.

## **G. HOW THE SCHEME IS DIFFERENT FROM OTHER EXISTING SCHEMES OF SBI MUTUAL FUND**

SBI Gold Fund is the fund of fund scheme by the SBI Mutual Fund which will invest only in the units of SBI GETS.

## **H. PORTFOLIO TURNOVER**

Since the fund is passively managed and invests only in gold, portfolio turnover is expected to be very low as there would not be an active churn. Turnover would only be a result of inflows and outflows on a daily basis since this is an open ended scheme.

## **I: 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 fund of fund scheme

(ii) Investment Objective: The investment objective of the Scheme is to seek to provide returns that closely correspond to returns provided by SBI Gold Exchange Traded Scheme (SBI GETS).

- 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 is as follows:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	High/Medium/Low
Units of SBI GETS	100%	95%	Medium to high
Debt and Money market instruments	5%	0%	Low to medium

### (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.

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.

#### **J. BENCHMARK OF THE SCHEME**

The Scheme's performance will be benchmarked against the price of physical gold. As there are no indices catering to the gold sector or securities linked to the Gold, currently SBI Gold Fund shall be benchmarked against the domestic price of gold. The price here refers to the morning fixing of Gold by London Bullion Market association (LBMA).

The Trustees reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the scheme is available.

#### **K. FUND MANAGER OF THE SCHEME**

<b>Name of the Fund Manager &amp; Age</b>	<b>Educational Qualifications</b>	<b>Experience</b>
Mr. Raviprakash Sharma  Age – 33 Years	B.Com, C.A., C.F.A(USA)	Mr. Sharma has over 12 years experience in Indian capital markets in various capacities including Portfolio Management and Dealing in equity shares on behalf of clients. Experience in last 10 years: <ul style="list-style-type: none"> <li>• From April 2007 to Jan 2011- as Sr. Manager - Portfolio Management Services with HDFC Asset Management Co. Ltd.</li> <li>• From July 2006 to April 2007 - as financial advisor with Citigroup Wealth Advisors India Pvt. Ltd.</li> <li>• From Dec 2004 – July 2006 – as AVP - Non-Discretionary PMS with Kotak Securities Ltd.</li> <li>• From Nov 2003 to Nov 2004- as AVP - Fixed Income Group with Times Investors Services Pvt. Ltd., Mumbai.</li> </ul> From Nov 1999 to Nov 2003 as Manager - Fixed Income Group with Birla Sun Life Securities Ltd.  Presently, he is Chief dealer & Fund Manager of SBI GETS & Magnum Index Fund.

#### **L. THE 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.

- a. A fund of funds scheme shall not invest in any other fund of funds scheme;

- b. A fund of funds scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the offer document of fund of funds scheme.
- c. The scheme shall not invest more than 15% of its NAV in debt instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 20% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of Asset Management Company.

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

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

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

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

- e. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.
- f. Transfer of investments from one scheme to another scheme, including this scheme, under the Mutual Fund shall be allowed only if :
  - I. Such transfers are done at the prevailing market price for quoted securities on spot basis; explanation - “spot basis” shall have the same meaning as specified by the stock exchange for spot transactions, and
  - II. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
- g. The scheme shall provide that the securities be purchased or transferred in the name of the Mutual Fund for the relevant scheme, wherever the investments are intended to be of a long-term nature.
- h. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the Board. Further, SEBI vide its circular SEBI/IMD/CIR No.7/129592/08 dated June 23, 2008 has clarified that SEBI circular no. SEBI/IMD/CIR No.1/91171/07 dated April 16, 2007 on Parking of Funds in Short Term Deposits of Scheduled Commercial Banks by Mutual Funds – Pending Deployment shall not apply to term deposits placed as margins for trading in cash and derivatives market
- i. The scheme shall not make any investment in;
  - 1) any unlisted security of an associate or group company of the sponsor; or

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

#### **M. SCHEME PERFORMANCE**

SBI Gold Fund is the new scheme and hence does not have any performance track record.

#### **N. DEBT MARKET IN INDIA**

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

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

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

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

Following are the yield matrix of various debt instruments:

<b>Instruments</b>	<b>Indicative yield range</b>
Overnight rates-	6.50% - 7.00%
90 day Commercial Paper	9.00%- 9.50%
91-day T-bill	7.00%- 7.35%
1 year G-Sec.	7.50%- 7.65%
5 year G – Sec	8.00% – 8.20 %
10 year G-Sec.	7.80%-8.15%
1 year AAA Bond	9.50%-9.65 %
5 year AAA Bond	9.15%– 9.30 %

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

#### **O. INVESTMENT 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."

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

The Scheme shall not engage in stock lending.

### III. UNITS AND OFFER

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

<p>New Fund Offer Period</p> <p>This is the period during which a new scheme sells its units to the investors.</p>	<p>NFO opens on:</p> <p>NFO closes on:</p> <p>The AMC reserves the right to extend the closing date, subject to the condition that the NFO shall not be kept open for more than 15 days.</p>
<p>New Fund Offer Price:</p> <p>This is the price` per unit that the investors have to pay to invest during the NFO.</p>	<p>Rs. 10/- per unit</p>
<p>Minimum Amount for Application in the NFO</p>	<p>Rs. 5000/- and in multiples of Rs. 1/- thereof</p> <p>The Trustees reserves the right to alter the minimum subscription amount under the scheme.</p>
<p>Special Products</p>	<p><b>Systematic Investment Plan</b></p> <p>For investors, the fund offers a Systematic Investment Plan (SIP) at all our Investor Service Center locations. Under this Facility, an investor can invest a fixed amount. The minimum amount of investment for SIP transactions is Rs. 6000 (aggregate) either through:</p> <ol style="list-style-type: none"> <li>(1) Rs.100/- per month and in multiples of Re. 1/- thereafter for minimum 60 months</li> <li>(2) Rs.500/- per month and in multiples of Re. 1/- thereafter for minimum 12 months</li> <li>(3) Rs.1000/- per month and in multiples of Re. 1/- thereafter for minimum 6 months</li> <li>(4) Rs.500/- per quarter and in multiples of Re. 1/- thereafter for minimum 12 quarters</li> <li>(5) Rs.1500/- per quarter and in multiples of Re. 1/- thereafter for minimum 4 quarters</li> </ol> <p>Investors must indicate their choice on their application form in the box provided for the purpose. The post-dated cheques must be dated the 5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (for February last business day) of every month and drawn in favour of the scheme as specified in the application form and crossed "Account Payee Only". The application may be mailed to the Registrars directly or submitted at any of the Investor Service Centers. The amount will be invested in the scheme at applicable NAV on the date of SIP. The number of Units allotted to the investor will be equal to the amount invested during</p>

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. Amount invested will be deemed to be the amount realized net of bank charges (if any).

Investors can start a SIP with initial investment during the NFO Period and such investors are required to submit the application form along with SIP ECS / Direct Debit Form. There should be a minimum gap of at least 30 Days between the allotment date and the first SIP ECS / Direct debit installment. In case the criteria of 30 days is not met, the SIP would start on the same date from the next month. If the date on the application is a non-Business Day for the scheme, then the units shall be allotted on the next Business Day. Micro SIP where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs 50,000 per year per investor (hereinafter referred as "Micro SIP"), is exempted from the requirement of Permanent Account Number (PAN) with effect from August 01, 2009. Micro SIP facility is available in the Scheme subject to submission of necessary Photo Identification Document along with Micro SIP application as a proof of identification & address proof in lieu of PAN. In case an investor intends to continue his SIP forever; he can opt for perpetual SIP which will not have an end date. In the event if the investors want to discontinue the SIP, a written communication will be required from the investors to discontinue the same. If the SIP end date is not filled, the SIP will be considered perpetual till further instructions are received from the investor.

#### **Subscription to SIP through ECS**

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



	<p>Tumkur, Udaipur, Udipi, Varanasi, Vijaywada, Vizag</p> <p><b>List of Direct Debit Banks</b> (All core branches): Axis Bank, Bank of Baroda, Bank of India, Citi Bank, HDFC Bank, IDBI Bank, Indus Ind Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of India (including State Bank of Saurashtra and State Bank of Indore), State Bank of Mysore, State Bank of Patiala, State Bank of Hyderabad, State Bank of Bikaner Jaipur, State Bank of Travancore &amp; Union Bank of India.</p> <p>The AMC has the discretion to include more cities/remove cities from the above list offering the ECS Facility at any time. Completed application form, SIP mandate form and the first cheque should be submitted at least 30 days before the allotment date. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account for ECS Facility</p> <p>The application form, SIP mandate form along with the cancelled cheque / photocopy of the cheque should be sent to Investor Service Center/Investor Service Desk or designated collection centers of the Registrar.</p> <p>Existing investors are required to submit only the SIP mandate form indicating the existing folio number and the investment details as in the SIP form along with the first cheque and the Cancelled cheque / Photocopy of the cheque.</p>
<p><b>Minimum Target amount</b></p> <p>This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 6 weeks, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of six weeks from the date of closure of the subscription period.</p>	<p>Rs. 10 Crore</p>
<p><b>Maximum Amount to be raised</b></p>	<p>No upper limit.</p>
<p><b>Plans / Options offered</b></p>	<p>SBI Gold Fund is an open-ended fund of fund scheme Fund has two plans for investment - Growth plan and Dividend plan. Dividend plan provides the Options of payout &amp; reinvestment. 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</p>

	<p>would be through capital appreciation only. Both options however may declare bonus units subject to the availability of distributable surplus. Both the options would be maintained as a common portfolio.</p> <p>The Unit holders may reinvest any dividend due to them, at no sales charge by indicating at the appropriate place in the application form. The dividend reinvestment may be cancelled on receipt of a request from the Unit holders for the same.</p> <p>As and when the dividend is declared by a Scheme(s) and the dividend amount payable is less than Rs. 250/- (Rupees Two Hundred and Fifty only), the same will be compulsorily reinvested in the respective Scheme(s)/ Plan(s)/ Option(s) immediately on the ex-dividend date at applicable NAV.</p>
Dividend Policy	<p>The Trustee reserves the right to declare dividends under the dividend option of the Scheme depending on the net distributable surplus available under the Scheme.</p> <p>The procedure and manner of payment of dividend shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006 as amended from time to time.</p>
Applications Supported by Blocked Amount (ASBA) facility	<p>ASBA facility will be provided to the investors subscribing to NFO of the Scheme. It shall co-exist with the existing process, wherein cheques/ demand drafts are used as a mode of payment.</p>
Allotment	<p>Allotment will be made to all applicants in the new fund offer provided the applications are complete in all respects and are in order. The allotment will be completed within 5 business days after the closure of New Fund Offer.</p> <p>Investors will be issued a Statement of Account in lieu of Unit Certificates. Dispatch of Unit statements of account will be made as soon as possible. If an investor specifically requests the Registrars in writing for issue of a Unit Certificate, the Unit Certificates shall be sent to the investor within 6 weeks of receipt of request as stipulated under SEBI Regulation 36.</p>
Refund	<p>If application is rejected, full amount will be refunded within 5 business days from the closure of NFO. If refunded later than 5 business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC.</p>
Who can invest	<p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective</p>
<p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	

	<p>constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> <li>• Indian resident adult individuals, either singly or jointly (not exceeding three);</li> <li>• Minor through parent / lawful guardian; (please see the note below)</li> <li>• Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;</li> <li>• Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds;</li> <li>• Partnership Firms constituted under the Partnership Act, 1932;</li> <li>• A Hindu Undivided Family (HUF) through its Karta;</li> <li>• Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>• Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis;</li> <li>• Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis;</li> <li>• Army, Air Force, Navy and other para-military funds and eligible institutions;</li> <li>• Scientific and Industrial Research Organisations;</li> <li>• Provident / Pension / Gratuity and such other Funds as and when permitted to invest;</li> <li>• International Multilateral Agencies approved by the Government of India / RBI; and</li> <li>• The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).</li> <li>• A Mutual Fund through its schemes, including Fund of Funds schemes.</li> </ul> <p>Note: Minor can invest in any scheme of SBI Mutual Fund through his/her guardian only. Minor Unit Holder on becoming major may inform the Registrar about attaining majority and provide his specimen signature duly authenticated by his banker as well as his details of bank account and PAN (if required) to enable the Registrar to update their records and allow him to operate the Account in his own right.</p> <p><b>Notes :</b></p>
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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 not to be presented again for collection, and the accompanying application forms are liable to be rejected

**Who cannot invest**

It should be noted that the following entities cannot invest in the scheme(s) :

1. Any individual who is a Foreign National
2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).

SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI

	<p>Regulations and other prevailing statutory regulations, if any.</p> <p>Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application.</p> <p><b>Defective applications liable for rejection</b></p> <p>Applications not complete in any respect are liable to be rejected. In the event of non-allotment of Units, no interest will be paid on the money refunded. In case of any representation to the Trustees against the disqualification of any application, the decision of the Trustees will be final.</p>
<p>Where can you submit the filled up applications.</p>	<p>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.</p>

<p>How to Apply</p>	<p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications.</p> <p>SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction.</p> <p>Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIMF Investor Service Centers/Investor Service Desks, SBI MF Corporate Office or other such collecting centers as may be designated by AMC. The application amount in cheque or Demand Draft shall be payable to <b>“SBI Gold Fund”</b>. The Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stockinvests or cash will be accepted</p>
<p>Listing</p>	<p>Units of the Scheme presently will not be listed in any Stock Exchange. However in future AMC may decide to list the units of any or all plans on any stock exchange.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</p>	<p>Not Applicable</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p>Not Applicable</p>

## B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period</p> <p>This is the date from which the scheme will reopen for redemptions after the closure of the NFO period.</p>	<p>The Scheme will open for subscription with effect from _____.</p>
<p>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors</p> <p>This is the price you need to pay for purchase/switch-in.</p> <p><i>Example: If the applicable NAV is Rs. 10, entry load is 2% then sales price will be: Rs. 10* (1+0.02) = Rs. 10.20</i></p>	<p>On an ongoing basis, Units under the scheme(s) will be offered for sale on all business days at applicable NAV.</p>
<p>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions/switch outs.</p> <p><i>Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be: Rs. 10* (1-0.02) = Rs. 9.80</i></p>	<p>The Units purchased under this scheme can be sold back to the fund on any business day and would be subject to the exit load structure as mentioned in the Scheme Information Document. For applications received at the Registrar's Office, SBIFMPL Investor Service Centers/Investor Service Desks or SBIFMPL Corporate Office on any business day, the repurchase price will be based on the applicable NAV. In case the offices of the AMC or the registrars or the Banks are closed for any reason the repurchase date will be taken as the date of the next business day.</p> <p>The repurchased 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.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>Cut-off time for subscriptions / redemptions/ switches: 3.00 pm</p>
<p>Where can the applications for purchase/redemption switches be submitted?</p>	<p>For submitting the applications for purchase/redemption please see the official points of acceptance given on last page.</p>
<p>Minimum amount for purchase/redemption/switches</p>	<p>Rs. 5000/- and in multiples of Re. 1/- thereof.</p> <p>For investors opting for Systematic Investment Plan</p>

	<p>(SIP), the minimum amount of subscription per application is Rs. 6000/-.</p> <p>The Mutual Fund reserves the right to alter the minimum subscription amount under the scheme.</p>
Minimum amount for Additional purchase	Rs. 1000/- and in multiples of Re.1/- thereof
Minimum amount for redemption/switches	The minimum amount of repurchase is Rs. 1000/- or 100 Units or account balance whichever is lower.
Minimum balance to be maintained and consequences of non maintenance.	If as a result of repurchase the balance in the account of an investor falls below Rs. 5,000/- the fund will reserve the right to compulsorily redeem the account completely at applicable repurchase price, after giving him/her 30 days' notice requesting him to enhance the balance by making fresh investments.
Special Products	<p><b>(i) Systematic Investment Plan</b></p> <p>For investors, the fund offers a Systematic Investment Plan (SIP) at all our Investor Service Center locations. Under this Facility, an investor can invest a fixed amount. The minimum amount of investment for SIP transactions is Rs. 6000 (aggregate) either through:</p> <ol style="list-style-type: none"> <li>(1) Rs.100/- per month and in multiples of Re. 1/- thereafter for minimum 60 months</li> <li>(2) Rs.500/- per month and in multiples of Re. 1/- thereafter for minimum 12 months</li> <li>(3) Rs.1000/- per month and in multiples of Re. 1/- thereafter for minimum 6 months</li> <li>(4) Rs.500/- per quarter and in multiples of Re. 1/- thereafter for minimum 12 quarters</li> <li>(5) Rs.1500/- per quarter and in multiples of Re. 1/- thereafter for minimum 4 quarters</li> </ol> <p>Investors must indicate their choice on their application form in the box provided for the purpose. The post-dated cheques must be dated the 5<sup>th</sup>/10<sup>th</sup>/15<sup>th</sup>/20<sup>th</sup>/25<sup>th</sup>/30<sup>th</sup> (for February last business day) of every month and drawn in favour of the scheme as specified in the application form and crossed "Account Payee Only". The application may be mailed to the Registrars directly or submitted at any of the Investor Service Centers. The amount will be invested in the scheme at applicable NAV on the date of SIP. The number of Units allotted to the investor will be equal to the amount invested during the month divided by the Sale Price for that day. An intimation of the allotment will be sent to the investor. The investor may terminate the facility after giving at least three weeks' written notice to the Registrar. Amount invested will be deemed to be the amount realized net of bank charges (if any).</p>



Investors can start a SIP directly without any initial investment during the ongoing Period, however such investors are required to submit the application form along with the SIP ECS / Direct Debit Enrolment Form. There should be a minimum gap of at least 30 Days between the date on which application is submitted and the installment. In case the criteria of 30 days is not met, the SIP would start on the same date from the next month. If the date on the application is a non-Business Day for the scheme, then the units shall be allotted on the next Business Day. Micro SIP where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs 50,000 per year per investor (hereinafter referred as "Micro SIP"), is exempted from the requirement of Permanent Account Number (PAN) with effect from August 01, 2009. Micro SIP facility is available in the Scheme subject to submission of necessary Photo Identification Document & Address Proof along with Micro SIP application as a proof of identification in lieu of PAN. In case an investor intends to continue his SIP forever; he can opt for perpetual SIP which will not have an end date. In the event if the investors want to discontinue the SIP, a written communication will be required from the investors to discontinue the same. If the SIP end date is not filled, the SIP will be considered perpetual till further instructions are received from the investor

**Subscription to SIP through ECS facility**

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

**List of Direct Debit Banks** (All core branches): Axis Bank, Bank of Baroda, Bank of India, HDFC Bank, IDBI Bank, Indus Ind Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of India (including State

	<p>Bank of Saurashtra and State Bank of Indore), State Bank of Mysore, State Bank of Patiala, State Bank of Hyderabad, State Bank of Bikaner Jaipur, State Bank of Travancore and Union Bank of India.</p> <p>The AMC has the discretion to include more cities/remove cities from the above list offering the ECS Facility at any time. Completed application form, SIP 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 ECS Facility</p> <p>The application form, mandate form along with the cancelled cheque / photocopy of the cheque should be sent to Investor Service Center/Investor Service Desk or designated collection centers of the Registrar.</p> <p>Existing investors are required to submit only the SIP mandate form indicating the existing folio number and the investment details as in the SIP form along with the first cheque and the Cancelled cheque / Photocopy of the cheque.</p> <p><b>Post Dated Cheques</b></p> <p>On an ongoing basis, Investors can subscribe to SIP facility by submitting completed application forms along with post dated cheques. Entry into SIP can be on any date. However investor has to select SIP cycle of 5<sup>th</sup>/ 10<sup>th</sup>/ 15<sup>th</sup> / 20<sup>th</sup> /25<sup>th</sup>/30<sup>th</sup> (for February last business day). A minimum 15 days gap needs to be maintained between SIP entry date and SIP cycle date. Subsequent post dated cheques must be dated 5<sup>th</sup>/ 10<sup>th</sup>/ 15<sup>th</sup> / 20<sup>th</sup> /25<sup>th</sup>/30<sup>th</sup> (for February last business day) of every month drawn in favour of the scheme as specified in the application form and crossed "Account Payee Only". The application may be mailed to the Registrars directly or submitted at any of the Investor Service Centers. The number of Units allotted to the investor will be equal to the amount invested during the month divided by the Sale Price for that day. An intimation of the allotment will be sent to the investor. The investor may terminate the facility after giving at least three weeks' written notice to the Registrar.</p> <p><b>(ii) Systematic Withdrawal Plan</b></p> <p>Under SWP, minimum of Rs. 1000 can be withdraw every month for six months / Rs.500 every month for a</p>
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	<p>year / Rs. 1500 per quarter for atleast one year by indicating in the application form or by issuing advance instructions to the Registrars at any time. Investors may indicate the month and year from which SWP should commence along with the frequency. SWP will be processed on 1st working day of every Month / Quarter and payment would be credited to the registered bank mandate account of the investor through Direct Credit or cheques would be issued. SWP entails redemption of certain number of Units that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes.</p> <p><b>(iv) Systematic Transfer Plan</b></p> <p>Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investments applicable for each scheme under SIP would be applicable to STP. Completed application form for STP should be submitted at least 7 days before the transaction date. STP facility would allow investors to transfer a predetermined amount or units from one scheme of the Mutual Fund to the other. The transfer would be effected on any business day as decided by the investor at the time of opting for this facility. STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business day, if the date of first transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice to the Registrars.</p>
<p>Accounts Statements</p>	<ul style="list-style-type: none"> <li>• Investors will be issued a Unit Statement of Account in lieu of Unit Certificate. Dispatch of Unit statement of account will be made as soon as possible but not later than 5 business days from the date of close of NFO and within 10 Business Days after the Schemes opens on continuous basis or as within the time limit as specified under SEBI (Mutual Funds) Regulations, 1996.</li> <li>• For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.</li> <li>• The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&amp;T. If an investor specifically makes a request in writing for issue of a Unit Certificate, the Unit Certificate shall be sent to the investor within 6 weeks of</li> </ul>

	<p>receipt of request as stipulated under SEBI Regulation 36.</p> <p><b>For SIP / STP transactions;</b></p> <ul style="list-style-type: none"> <li>• Account Statement for SIP and STP will be despatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter.</li> <li>• A soft copy of the Account Statement shall be mailed to the investors under SIP/STP to their e-mail address on a monthly basis, if so mandated.</li> <li>• However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer.</li> <li>• In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of such request without any charges.</li> </ul> <p><b>Annual Account Statement:</b></p> <ul style="list-style-type: none"> <li>• The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement,</li> <li>• The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.</li> <li>• Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.</li> </ul>
Dividend	<p>The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. Investors residing in such places where Electronic Clearing Facility is available will have the option of receiving their dividend directly into their specified bank account through ECS. In such a case, only an advice of such a credit will be mailed to the investors.</p>
Repurchase	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.</p>
Delay in payment of redemption / repurchase proceeds	<p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p>

<p>Switchover facility</p>	<p>Unit holders under the scheme will have the facility of switchover between the two Options in the scheme at NAV. Switchover between this scheme and other schemes of the Mutual Fund would be at NAV related prices. Switchovers would be at par with redemption from the outgoing option/Plan/scheme and would attract the applicable tax provisions and load at the time of switchover.</p>
<p>Loan facility</p>	<p>Unit holders can obtain loan against their Units from any bank, subject to relevant RBI regulations and the respective bank's instructions, by getting a lien registered / recorded with the Registrars.</p> <p>Unit holders who have borrowed against their Units by recording a lien against their holding can avail of repurchase facility only after the receipt of instructions from the concerned lender that the loan has been repaid in full and the lien can be discharged. In case such an instruction is not received, the lender can apply for redemption in his favour. In such a case, the Mutual Fund reserves the right to redeem the Units in favour of the concerned lender after giving 15 days notice to the Unit holder.</p>
<p>Scheme to be binding</p>	<p>The Trustees may, from time to time, add to or otherwise vary or alter all or any of the features or terms of the scheme, with prior approval of SEBI and the Unit holders in accordance with SEBI Regulations, and the same shall be binding on each Unit holder and any person(s) claiming through or under it, as if each Unit holder or such person(s) expressly agreed that such features or terms should be so binding.</p>

### C. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>NAV of the Scheme would be computed and declared on all business day. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p> <p>AMC shall disclose the NAV on the AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and on the website of the Fund by 10.00 a.m. the following business day.</p>
<p>Half yearly Disclosures: Portfolio / Financial Results</p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>SBI Mutual Fund shall publish a complete statement of the scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of</p>

	the region where the head office of the mutual fund is located.		
Half Yearly Results	SBI Mutual Fund and Asset Management Company shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the mutual fund is situated.		
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.		
Associate Transactions	Please refer to Statement of Additional Information (SAI).		
<b>Taxation</b>  The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.			
		<b>Resident Investors</b>	<b>Mutual Fund</b>
	Tax on Dividend	Nil, in the hands of investors	<u><b>Dividend Distribution Tax</b></u> For the investments by individual/HUF investors – 12.50 % (plus surcharge and education cess)  For the investments by other than individual/HUF investors – 20.00% (plus surcharge and education cess)

	Capital Gains:		
	Long Term	10% (plus surcharge and education cess) without indexation benefit & 20% (plus surcharge and education cess) with indexation benefit	Nil
	Short Term	At marginal tax rate applicable to the investor	Nil
<b>For further details on taxation please refer to the clause on Taxation in the SAI</b>			
Investor services	Details of Investor Relations Officer of the AMC: Name: C.A. Santosh Address: SBI Funds Management Pvt. Ltd., 701-703, Raheja Center, Nariman Point, Mumbai 400021. Telephone number: 022 - 43511611 e-mail: <a href="mailto:customer care@sbimf.com">customer care@sbimf.com</a>		

#### **D. COMPUTATION OF NAV**

NAV of the Scheme shall be computed and declared on every business day. The NAV under the Scheme would be rounded off to two decimals as follows or such other formula as may be prescribed by SEBI from time to time:

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

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

AMC shall disclose the NAV on the AMFI website ([www.amfiindia.com](http://www.amfiindia.com)) and on the website of the Fund by 10.00 a.m. the 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

This section outlines the expenses that will be charged to the schemes.

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

Pursuant to SEBI Circular No. SEBI/IMD/ CIR No. – 1/ 64057/06 dated April 4, 2006, the New Fund Offer expenses will not be charged to the scheme and will be borne by AMC.

### 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:

As per SEBI notification No. LAD-NRO/GN/2010-11/13/13945 dated July 29, 2010 in Gazette of India:

(a) in case of a fund of funds scheme, the total expenses of the scheme including the management fees shall be either:-

(i) not exceeding 0.75% of the daily or weekly average net assets, depending upon whether the NAV of the scheme is calculated on daily or weekly basis; or

(ii) it may consist of -

(A) management fees for the scheme not exceeding 0.75% of the daily or weekly average net assets depending upon whether the NAV of the scheme is calculated on daily or weekly basis;

(B) other expenses relating to administration of the scheme;

and

(C) charges levied by the underlying schemes: Provided that the sum total of (A), (B) and the weighted average of the total expense ratio of the underlying schemes shall not exceed 2.50% of the daily or weekly average net assets (depending upon whether the NAV of the scheme is calculated on daily or weekly basis) of the scheme.

Any expenses beyond the above limits shall be borne by the AMC.

For option (i) mentioned above breakup of the fees and expenses of operating the Scheme on an annual basis, expressed as a percentage of the amount of the scheme's weekly average net assets, are estimated as follows:

Particulars	% of Net Assets
Investment Management and Advisory fees	0.00%
Trustee fee	0.01%
Custodian fee	0.01%
Registrar fee	0.05%
Brokerage & Transaction Cost	0.55%
Business development, Investor communication & Marketing Expense	0.10%
Other expenses	0.03%
TER	0.75%

The AMC shall charge recurring expenses as provided under point no. (i).

The AMC reserves the right to increase and decrease the fee within the ceilings prescribed under SEBI Regulations. The above annual recurring expenses are only the estimates and the actual expenses may vary from the above estimates but will be restricted to the ceilings of recurring expenses stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulations, 1996.

Types of expenses charged shall be as per the SEBI (MF) Regulations. However, as per regulation 52 of SEBI (MF) Regulations, following maximum limits are applicable to the scheme:

<b>Category of expense</b>	<b>Ceilings as per SEBI</b>
Investment management & advisory fee to be charged by the AMC.	Subject to the following ceilings : i) Not exceeding 0.75% of the average weekly net assets of the scheme outstanding in the year
Fees and expenses of Trustees	0.01% of the average weekly net assets, subject to a minimum of Rs. 15 lakhs to be allocated across all schemes of the fund.
Custodian fee	On actuals, within the overall ceiling mentioned above
Registrar Services for transfer of units sold or redeemed	On actuals, within the overall ceiling mentioned above
Brokerage & Transaction cost	On actuals, within the overall ceiling mentioned above
Audit fees	On actuals, within the overall ceiling mentioned above
Marketing & selling expenses, including agent commission, if any	On actuals, within the overall ceiling mentioned above
Cost of investor communication & statutory advertising	On actuals, within the overall ceiling mentioned above
Cost of providing account statements & dividend redemption warrants	On actuals, within the overall ceiling mentioned above
Cost of fund transfer from location to location	On actuals, within the overall ceiling mentioned above
Insurance premium paid by the fund	On actuals, within the overall ceiling mentioned above
Winding up costs	On actuals, within the overall ceiling mentioned above
Total Expenses charged to the scheme	Subject to the following limits: 0.75% on average weekly net assets in case of option (i) mentioned above 2.50% on average weekly net assets in case of option (ii) mentioned above

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

### C. LOAD STRUCTURE

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

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

Entry Load	Nil
EXIT LOAD	Exit within 1 year from the date of allotment – 1 % Exit after 1 year from the date of allotment - Nil

The charges stated above are a percentage of the NAV.

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

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

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

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

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

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

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

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

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

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

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

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

## **V. RIGHTS OF UNITHOLDERS**

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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**

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

Not applicable

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

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

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

There are no such instances

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

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

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

- a) SEBI has initiated an investigation for the transactions in the shares of M/S Polaris Software Lab Limited, made during the period April 01, 2002 to May 31, 2002 by SBI Mutual Fund, having suspected SBI Mutual Fund of indulging in insider trading on account of proposed merger of M/s Orbi Tech

Solutions with M/s Polaris Software Lab Limited, i.e. 'unpublished price sensitive information' about Polaris under the SEBI (Insider Trading Regulation) Regulation, 1992. SBIMF has denied having violated of any insider trading regulation or SEBI Act. SEBI had issued a show cause notice on June 20, 2007 and SBIMF has replied to SEBI on June 30, 2008. Since then, there has been no further communication on the matter from SEBI till date.

- b) SEBI had initiated an investigation into the transactions in the shares of M/s. Padmini Technologies Limited, during the period 2000-2001, which also covers an inquiry for the transaction made by SBI Mutual Fund in the shares of the Company. The Central Bureau of Investigation also investigated about the various aspects of transactions in the shares of M/s. Padmini Technologies Limited which included investments by various schemes of SBI Mutual Fund during the period. A case was subsequently filed in the Sessions Court at Mumbai in 2006 against some ex-employees of the Company. SBI Funds Management Private Limited, SBI Mutual Fund Trustee Company Pvt. Ltd. and SBI Mutual Fund are not parties to this case. The internal investigations conducted by the Chairman, Board of Trustees, SBI Mutual Fund, however, had ruled out any questionable intentions in the matter. Further, a show cause notice dated January 29, 2010, was received from SEBI in the matter and SBIMF has replied to the show cause notice. SBIMF has made an application to SEBI to settle the matter through the consent process, i.e. on a no-fault basis, without accepting or denying guilt
5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

Not Applicable

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

Date of Approval of the scheme by SBI Mutual Fund Trustee Company Private Limited on March 16, 2011 Further, the Trustees have ensured that the SBI PSU Fund is approved by them is a new product offered by SBI Mutual Fund and is not minor modification of the existing Scheme/Fund/Product.

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

Sd/-

Name: Deepak Chatterjee  
Designation: Managing Director

Place: Mumbai

Date:

**SBIMF INVESTORS SERVICE CENTRES**

**AHMEDABAD:** SBIMF Investors Service Centre, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006, Tel: (079)26423060, 26463090, Cell: 9825300439. **BANGALORE:** SBIMF Investors Service Centre, 1st Floor, Block I, SBI, LHO, Campus, 65, State Bank Road, Opp. Museum Road Post Office, Bangalore-560001, Tel: (080)22123784, Cell: 9980102463. **BHILAI:** SBIMF Investors Service Centre, F-7 Commercial Complex, Uttar Gangotri, Supela, G.E. Road, Bhilai-490 023, Tel: 0788- 2273261, 2272344, Cell: 9826163425-986630000. **BHOPAL:** SBIMF Investors Service Centre, 133, Kay Kay Business Centre, Above City Bank, M.P.Nagar Zone -I, Bhopal-462011, Tel: 0755-2557341, Cell: 9826907341. **BHUBANESHWAR:** SBIMF Investors Service Centre, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneswar-751001, Tel: (0674)2392401/501, Cell: 9937027402. **CHANDIGARH:** SBIMF Investors Service Centre, State Bank Of India, Local Head Office, 1st Floor, Sector - 17B, Chandigarh-160017, Tel: (0172)2709728, Cell: 9814108415. **CHENNAI:** SBI MF-Investor Service Centre, Sigapi Achi Building II Floor, 18/3, Marshalls Road, Rukmani Lakshmiopathy Road, Egmore, Chennai - 600 008, Tel: 044 2854 3382 / 3383, 044 2854 3384 / 3385, Cell: 9840084081. **COIMBATORE:** SBIMF Investors Service Centre, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel: (0422) 2541666, Cell: 9842229110. **ERNAKULAM:** SBIMF Investors Service Centre, 28/218 II Floor, Manorama Junction, Above SBI Ernakulam South Branch, S A Road, Panampilly Nagar, Ernakulam-682036, Tel: (0484)2318886, 2318886, 2323489, Cell: 9746311110. **GOA:** SBIMF Investor Service Centre, Ground Floor, Kamat Chambers, Opp. Neptune Hotel, Panaji Goa 403 001. Tel: (0832) 2235283 / 6642475, Cell: 9822102690. **GURGAON:** SBIMF Investor Service Centre, Vatika First India Place, Tower B, Ground Floor, Block A, Sushant Lok Phase I, M G Road, Gurgaon-122002, Tel: Tel-0124-4200828, Cell: 9810064560. **GUWAHATI:** SBIMF Investors Service Centre, Sethi Trust Building, Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel: (0361)2463704, Cell: 9864064799. **HYDERABAD:** SBIMF Investors Service Centre, 1st Floor, State Bank of India, Local Head Office, Koti, Hyderabad-500195, Tel: (040)24756241, Cell: 9848014584. **INDORE:** SBIMF Investors Service Centre, 215-216 City Centre, 2nd floor, 570 M.G. Road, Indore-452001. Tel: (0731)2541141, Cell: 9926024522. **JAIPUR:** SBIMF Investors Service Centre, State Bank of India, Sangneri Gate, Jaipur-302001, Tel: (0141)2567354, Cell: 9829067354. **KANPUR:** SBIMF Investor Service Centre, C/o State Bank of India, C/O SBI C & I DIVISION - MAIN BRANCH M. G. ROAD KANPUR, Tel: (0512) 2331631, Cell: 9839605668. **KOLKATA:** SBIMF Investors Service Centre, Jeevandeep Bldg, No 1, Middleton Street, 9th Floor, Kolkatta-700 001, Tel: 22882342/22883767/22883768, Cell: 9830661076-9903800000. **LUCKNOW:** SBIMF Investors Service Centre, G-16, Kasmande House, 2, Park Road, Hazratganj, Lucknow-226 001, Tel: 522 2286741, 2286742, Cell: 09839044110-9839197078. **LUDHIANA:** SBIMF Investor Service Centre, C/o. State Bank of India, 1st Floor, Main Branch, Civil Lines, Ludhiana-141 001, Tel: (0161)2449849, Cell: 9814228415. **MUMBAI:** SBIMF Investors Service Centre, Ilaco House, 2nd Floor, P M Road, Fort, Mumbai-400 023, Tel: (022)66532800, Cell: 98202 34010. **NAGPUR:** SBIMF Investors Service Centre, Shreeram Towers, 1st Floor, Unit No 133, Beside NIT Building, Kingsway, Nagpur-440001. Tel: 0712-6458368, Cell: 9326447311. **NEW DELHI:** SBIMF Investors Service Centre, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel: 011- 23466666, Cell: 9910622688. **PATNA:** SBIMF Investors Service Centre, SBI Main Branch, West Gandhi Maidan, Patna-800001, Tel: 0612-3242047, 2219232, Cell: 9835039767. **PUNE:** SBIMF Investors Service Centre, Madhuri Kishor Chambers, 3rd Floor, Near Passport Office, Senapati Bapat Road, Pune-411016, Tel: (020)25670961, Cell: 9325406913. **RANCHI:** SBIMF Investors Service Centre, C/o. State Bank Of India, Upper Bazar Branch, 2nd Floor, Metro Market, Kutchery Road, Ranchi-834 001, Tel: 0651-2213413, Cell: 9431109702. **SURAT:** SBIMF Investors Service Centre, Athugar Street, Higher Ground Floor, Meghratna Complex, Nanpura, Surat - 395 001, Tel: 0261-2462764/ 3994800/ 6646555, Cell: 9979894140. **THRIVANTHAPURAM:** SBIMF Investor Service Centre, Ground Floor, SBI Zonal Office, LMS Compound, Vikas Bhavan P O, Thiruvananthapuram-695033, Tel: 0471-6457051, 6457053, Cell: 9746388880. **VADODARA:** SBIMF Investors Service Centre, 101 - 105, GLACIER COMPLEX, NEAR PIZZA IN, JASELPUR ROAD, Vadodara - 390007, Tel: 0265-2323010, Cell: 9909973033. **VIJAYAWADA:** SBIMF Investors Service Centre, State Bank of India, Station Road Branch, Vijayawada-520003, Tel: (0866)2570618, Cell: 9849185254.

**SBIMF INVESTOR SERVICE DESKS**

**AGRA:** SBIMF Investors Service Desk, SBI Main Branch, Chipitola, Agra-282001, Tel: 0562-32555061, 4008091, Cell: 9319124365. **AJMER:** SBIMF Investor Service Desk, C/O SBI Special Branch, Ajmer - 305001, Tel: (0145)2426284, Cell: 9829067357. **ALLAHABAD:** SBIMF Investors Service Desk, C/o SBI Main Br., Opp. Police Line, Allahabad -211006, Tel: Cell: 098 38 070470 . **AMRITSAR:** SBIMF Investors Service Desk, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001, Tel: (0183)2221755, Cell: 9855008415. **ANAND :** SBIMF Investors Service Desk, C/o State Bank of India, Nr D N High School, Station Road, Anand - 388 001, Tel: Cell: 96380 46060. **AURANGABAD:** SBIMF Investors Service Desk, Viraj Complex, Opp Big Cinema, Above SBI ATM, Khadkeshwar, Aurangabad. 431001, Tel: 0240 - 3244781, Cell: 9890014781. **BATHINDA:** SBIMF Investor Service Desk, State Bank of India, 1st Floor, A.D.B. Branch, Guru Kashi Marg, Bathinda-151001, Tel: Cell: 9914208415. **BAVNAGAR:** SBIMF Investors Service Desk, C/o SBI waghawadi Road branch, "shubham complex", opp. Gulista Ground, Waghawadi Road, Bavnagar-364002, Tel: 0278-25632488, Cell: 9979920842. **BELGAUM:** SBIMF Investor Service Desk, C/o.SBI Main Branch, Near Railway Station Camp, Belgaum-590001, Tel: 0831-2422463, Cell: 9980972463. **BELLARY:** SBIMF Investor Service Desk, C/o.SBI commercial Branch, Station Road Bellary-583101, Tel: Cell: 9740072463. **CALICUT:** SBIMF Investor Service Desk, C/o SBI, 2nd Floor, Aydeed Complex, YMCA Cross Road, Calicut - 673001, Tel: 0495 2768270, 4020079, Cell: 9995806400. **DEHRADUN:** SBIMF Investors Service Desk, SBI Main Branch, 4, Convent Road, Dehradun-248001, Tel: (0135)2651719, Cell: 9412992892. **DHANBAD:** SBIMF Investors Service Desk, C/o State Bank of India, Main Branch, Bank More, Dhanbad-826001, Tel: 0326-2301545, Cell:



9304823015. **DHARAMSHALA:** BIMF Investor Service Desk, Camp Office, State bank of India Regional Business office, Centre Point Building, Civil Line Dharamshala, Tel: Cell: 9805344257. **DURGAPUR:** SBIMF Investors Service Desk, C/o State Bank of India, City Centre Branch, Durgapur-713216., Tel: 2544191/192, Cell: 9800867455.  **FARIDABAD :** SBIMF Investors Service Desk, C/o. SBI Commercial Br.,, 65, Neelam Bata Road, Near Mahalaxmi Hotel, NIT Faridabad, Haryana – 121001, Tel: 0129-4030661, Cell: 9999029351. **GHAZIABAD:** SBIMF Investor Service Desk, SIB branch 1st floor Navyug Market, Ghaziabad -201001, Tel: 0120-2797582., Cell: 9958448124. **GHORAKHPUR:** SBIMF Investors Service Desk, C/o State Bank Of India, Gorakhpur Branch,, Bank Road, Gorakhpur (U.P.) 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Service Desk C/o State Bank of India RBO Admin office Plot no. 1& 2 Block B City center, Sector -5 Panchkula -134197, Tel: 9592008415.

#### **SBIMF INVESTOR SERVICE POINT**

**BORIVALI:** SBIMF Investors Service, Shop No 17, Star Trade Centre, Sodawala Lane, Nr. Chamunda Circle, Borivali West-400092, Tel.: 022-28927551-28922741. **NEHRU PLACE :** SBIMF Investors Service Point, SBI, 40 Bakshi House, Nehru Place, New Delhi-110018, Tel.: 011-26224606, Cell.: 9999029354. **NOIDA :** SBIMF Investors Service Point, GF-07 ansal fortune arcade K- block, Sector – 18, Noida – U P NOIDA-201301, Tel.: 0120 4232214, Cell.: 9999029356. **PITAM PURA:** SBIMF Investor Service Point, H-4/G-10, Vardhman NX Plaza, Netaji Subhash Place, Delhi-110034, Tel.: 011-23751974, Cell.: 9999029353. **THANE :** SBIMF Investors Service Point, Shop No 1, Kashinath CHS, Chantali Road MNr Ghatntali Devi Mandir, Naupada, Thane-400602, Tel.: 022-25401690, 25414594, Cell.: 9819825279.

#### **CAMS INVESTOR SERVICE CENTRES**

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

#### **CAMS TRANSACTION POINTS**

**AGARTALA:** CAMS Transaction Point, Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala, Tripura-799001, Tel: (381) 9862923301, 2323009. **AGRA:** CAMS Transaction Point, No. 8, II Floor, Maruti Tower, Sanjay Place, Agra, Uttarpradesh-282002, Tel: (0562) 324 0202, 324 2267. **AHMEDNAGAR:** CAMS Transaction Point, 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar, Maharashtra-414 001, Tel: (241) 3204221, 3204309.

**AJMER:** CAMS Transaction Point, **AMC NO. 423/30, NEAR CHURCH, BRAHAMPURI, OPP T B HOSPITAL** . Ajmer, Rajasthan-305001, Tel: (0145) 329 2040. **AKOLA :** CAMS Transaction Point, Opp. RLT Science College, Civil Lines, Akola, Maharashtra-444001, Tel: (724) 3203830, 3201323. **ALIGARH:** CAMS Transaction Point, City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttar Pradesh-202001, Tel: (571) 3200301, 3200242. **ALLAHABAD:** CAMS Transaction Point, 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad, Uttarpradesh-211001, Tel: (0532) 329 1273, 329 1274. **ALLEPPEY:** CAMS Transaction Point, Bldg. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey, Kerala-688011, Tel: (477) 3209718, 3209719. **ALWAR:** CAMS Transaction Point, 256A, Scheme No:1, Arya Nagar, Alwar, Rajasthan-301001, Tel: (0144) 3200451. **AMARAVATI :** CAMS Transaction Point, 81, Gulsham Tower, 2<sup>nd</sup> Floor, Near Panchsheel Talkies, Amaravati, Maharashtra-444601, Tel: (0721) 329 1965, 3205336. **AMBALA:** CAMS Transaction Point, Opposite PEER, Bal Bhavan Road, Ambala, 721, Haryana-134003, Tel: (171) 3247437, 3248787. **AMRITSAR:** CAMS Transaction Point, 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar, Punjab-143001, Tel: (0183) 325 7404, 5099995, 3221379. **ANAND:** CAMS Transaction Point, 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat-388001, Tel: (02692) 325071, 320704. **ANANTAPUR:** CAMS Transaction Point, 15-570-33, I Floor, Pallavi Towers, Anantapur , Anantapur , Andhra Pradesh-515 001 , Tel: (8554) 326980, 326921. **ANDHERI (PARENT: MUMBAI ISC):** CAMS Transaction Point, 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri ( E), Andheri, Andheri, Maharashtra-400069, Tel: (22) 25261431. **ANGUL:** CAMS Transaction Point, Similipada, Angul, Angul, Orissa-759122, Tel: (6764) 329976, 329990. **ANKLESHWAR:** CAMS Transaction Point, G-34, Ravi Complex , Valia Char Rasta, G.I.D.C. , Ankleshwar-Bharuch , Gujarat-393 002 , Tel: (02646) 310206, 310207. **ASANSOL:** CAMS Transaction Point, Block – G 1<sup>st</sup> Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol, West Bengal-713303, Tel: (0341) 329 5235, 329 8306. **AURANGABAD :** CAMS Transaction Point, Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad, Maharashtra-431001, Tel: (0240) 329 5202, 3205141. **BAGALKOT:** CAMS Transaction Point, No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumtagi Motors, Station Road, Near Basaveshwar Circle, Bagalkot, Bagalkot, Karnataka-587 101, Tel: ( ), 0 93791 85477, 0 93791 86040. **BALASORE:** CAMS Transaction Point, B C Sen Road, Balasore, Orissa-756001, Tel: (06782) 326808. **BAREILLY:** CAMS Transaction Point, F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly, Uttar Pradesh-243001, Tel: (581) 3243172, 3243322. **BARNALA:** CAMS Transaction Point, 1st floor, R K Marbel House, Court Road, Barnala, Punjab-148101, Tel: (1679) 323883. **BASTI:** CAMS Transaction Point, Office no 3, 1st Floor, Jamia Shopping Complex, Opposite Pandey School), Station Road, Basti, Uttar Pradesh-272002, Tel: (5542) 327979. **BELGAUM:** CAMS Transaction Point, 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum, Karnataka-590006, Tel: (0831) 329 9598. **BELLARY:** CAMS Transaction Point, No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary, Karnataka-583103, Tel: (08392) 326848, 326065. **BERHAMPUR:** CAMS Transaction Point, First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur, Orissa-760001, Tel: (0680) 3203933, 3205855. **BHAGALPUR:** CAMS Transaction Point, Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur, Bihar-812002, Tel: (641) 3209093, 3209094. **BHARUCH (PARENT: ANKLESHWAR TP):** CAMS Transaction Point, F-108, Rangoli Complex, Station Road, Bharuch, Bharuch, Gujarat-392001, Tel: ( ), 9825304183. **BHATINDA:** CAMS Transaction Point, 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA, Punjab-151001, Tel: (164) 3204511, 3204170. **BHAVNAGAR:** CAMS Transaction Point, 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar, Gujarat-364002, Tel: (0278) 3208387, 3200348, 2567020. **BHILAI:** CAMS Transaction Point, 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai, Chhattisgarh-490020, Tel: (0788) 3299 040, 4050560. **BHILWARA:** CAMS Transaction Point, Indraparstha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara, Rajasthan-311001, Tel: (01482) 320809, 231808, 321048. **BHIWANI:** CAMS Transaction Point, 24-25, 1st floor, City Mall, Hansi Gate, Bhiwani, Haryana-127021, Tel: (1664) 326358. **BHOPAL:** CAMS Transaction Point, Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI Bank, M.P. Nagar, Zone II, Bhopal 462 011. Madhya Pradesh, Tel: (0755) 3295878. **BHUJ:** CAMS Transaction Point, Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch, Gujarat-370001, Tel: (02832) 320762, 320924. **BHUSAWAL (PARENT: JALGAON TP):** CAMS Transaction Point, 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal, Maharashtra-425201, Tel: ( ). **BIKANER:** CAMS Transaction Point, F 4.5 Bothra Complex, Modern Market, Bikaner, Bikaner, Rajasthan-334001, Tel: (151) 3201590, 3201610. **BILASPUR:** CAMS Transaction Point, Beside HDFC Bank, Link Road, Bilaspur, Bilaspur, Chattisgarh-495 001, Tel: (7752) 327886, 327887. **BOKARO:** CAMS Transaction Point, Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand-827004, Tel: (06542) 324 881, 326 322. **BURDWAN:** CAMS Transaction Point, 399, G T Road, Basement of Talk of the Town, Burdwan, West Bengal-713101, Tel: (0342) 320 7001, 320 7077. **C.R.AVENUE (PARENT: KOLKATA ISC):** CAMS Transaction Point, 33,C.R Avenue, 2nd floor ,Room No.13, Kolkata, Kolkata, West Bengal-700012, Tel: ( ), 9339746915. **CALICUT:** CAMS Transaction Point, 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut, Kerala-673016, Tel: (0495) 325 5984. **CAMS OMR:** CAMS Transaction Point, Ground Floor, 148 O M R, Okkiyam, Thuraiyakkam, Chennai, Tamil Nadu-600097, Tel: (44) 30407144. **CHANDRAPUR:** CAMS Transaction Point, Above Mustafa Decor, Hakimi Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur, Chandrapur, Maharashtra-442 402, Tel: (7172) 313885, 313928. **CHHINDWARA:** CAMS Transaction Point, Office No -1, Parasia Road, Near Mehta Colony, Chhindwara, Madhya Pradesh-480 001, Tel: (7162) 321346. **CHITTORGARH:** CAMS Transaction Point, 187 Rana Sanga Market, Chittorgarh, Rajasthan-312001, Tel: (1472) 324118, 324810. **CHANDIGARH :** CAMS Transaction Point, Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh 160 017 Tel: (0172) 3048720. **CUTTACK:** CAMS Transaction Point, Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa-753001, Tel: (0671) 329 9572. **DARBHANGA:** CAMS Transaction Point, Shahi Complex,1st Floor, Near RB Memorial hospital,V.I.P. Road, Benta, Laheriasarai, Darbhanga, Darbhanga, Bihar-846001, Tel: (6272) 326988, 326989. **DAVENEGERE:** CAMS Transaction Point, 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere, Karnataka-577002, Tel: (08192) 326226, 326227. **DEHRADUN:** CAMS Transaction Point, 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun, Uttaranchal-248001, Tel: (0135) 325 1357, 325 8460. **DEOGHAR:** CAMS Transaction Point, S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand-814112 , Tel: (6432) 320227, 320827 . **DHANBAD:** CAMS Transaction Point, Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad, Jharkhand-826001, Tel: (0326) 329 0217, 2304675. **DHARMAPURI :** CAMS Transaction Point, 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri, Tamil Nadu-636 701, Tel: (4342) 310303, 310304. **DHULE :** CAMS Transaction Point, H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule, Maharashtra-424 001, Tel: (2562) 329902, 329903. **ELURU:** CAMS Transaction Point, No 23 B-4-73,Andhra Bank Lane, Opp Srinivasa Theatre, Ramachandra Rao Peta, Eluru, Andhra Pradesh-534002, Tel:

(8812) 320991, 322000. **ERODE:** CAMS Transaction Point, 197, Seshaiyer Complex, Agraharam Street, Erode, Tamil Nadu-638001, Tel: (0424) 320 7730, 320 7733. **FAIZABAD:** CAMS Transaction Point, 64 Cantonment, Near GPO, Faizabad, Faizabad, Uttar Pradesh-224001, Tel: (5278) 310664, 310665.  **FARIDHABAD:** CAMS Transaction Point, B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad, Haryana-121001, Tel: (0129) 3241148, 3241147. **FIROZABAD:** CAMS Transaction Point, Shop No.19, 1st floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad, Uttar Pradesh-283203, Tel: (5612) 321315. **GANDHIDHAM:** CAMS Transaction Point, Grain Merchants Association Building, Grain Merchants Association Building, Gandhidham, Gujarat-370 201, Tel: (2836) 313031. **GHAZIABAD:** CAMS Transaction Point, 113/6 I Floor, Navyug Market, Gazhiabad, Uttarpradesh-201001, Tel: (0120) 3266917, 3266918, 9910480189 (mobile of CH). **GONDAL (PARENT RAJKOT):** CAMS Transaction Point, Kailash Complex, Wing -A, Office No. 52, Bus stand Road, Near Gundala Gate, GONDAL, Gujarat-360 311, Tel: (0281) 329 8158. **GONDIA:** CAMS Transaction Point, Shri Talkies Road, Gondia, Maharashtra-441601, Tel: (7182) 321680. **GORAKHPUR:** CAMS Transaction Point, Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur, Uttarpradesh-273001, Tel: (0551) 329 4771. **GULBARGA:** CAMS Transaction Point, Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Gulbarga, Karnataka-585 101, Tel: (8472) 310119, 310523. **GUNTUR:** CAMS Transaction Point, Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur, Andhra Pradesh-522002, Tel: (0863) 325 2671. **GURGAON:** CAMS Transaction Point, SCO -16, Sector -14, First floor, Gurgaon, Haryana-122001, Tel: (0124) 326 3763, 326 3833. **GUWAHATI:** CAMS Transaction Point, A.K. Azad Road, Rehbari, Guwahati, Assam-781008, Tel: (0361) 260 7771. **GWALIOR:** CAMS Transaction Point, G-6, Global Apartment Phase-II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior, Madhya Pradesh-474011, Tel: (0751) 320 2873, 320 2311. **HALDIA:** CAMS Transaction Point, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia, Haldia, West Bengal-721 602, Tel: (3224) 320273, 321826. **HALDWANI:** CAMS Transaction Point, Durga City Centre, Nainital Road, Haldwani, Haldwani, Uttarakhand-263139, Tel: (5946) 313500, 313501. **HAZARIBAG:** CAMS Transaction Point, Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh, Jharkhand-825301, Tel: (6546) 320251, 320250. **HIMMATNAGAR:** CAMS Transaction Point, D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar, Gujarat-383 001, Tel: (2772) 321080, 321090. **HISAR:** CAMS Transaction Point, 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar, Haryana-125001, Tel: (1662) 329580, 315546. **HOSHIARPUR:** CAMS Transaction Point, Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur, Punjab-146 001, Tel: (1882) 321081, 321082. **HOSUR:** CAMS Transaction Point, Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur, Tamil Nadu-635109, Tel: (04344) 321002, 321004. **HOWRAH (PARENT: KOLKATA ISC):** CAMS Transaction Point, Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah, Howrah, West Bengal-711106, Tel: (033) 9331737444. **HUBLI:** CAMS Transaction Point, 206 & 207, 1st Floor, 'A' Block, Kundagol Complex, Opp Court, Club road, Hubli, Karnataka-580029, Tel: (0836) 329 3374, 320 0114. **ICHALKARNAJI (PARENT KOLHAPUR):** CAMS Transaction Point, 12/178, Behind Congress Committee Office, Ichalkarnaji, -416 115, Tel: (231) 3209356. **ITARSI:** CAMS Transaction Point, 1st Floor, Shiva Complex, Bharat Talkies Road, Itarsi, Itarsi, Madhya Pradesh-461 111, Tel: (7572) 321474, 321475. **JABALPUR:** CAMS Transaction Point, 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur, Madhya Pradesh-482001, Tel: (0761) 329 1921, 3205062. **JAJPUR:** CAMS Transaction Point, Room No 1, First Floor, Sulaiikha complex, Chorda, By Pass At, Jajpur Road, -755091, Tel: (6726) 329351. **JALANDHAR:** CAMS Transaction Point, 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar, Punjab-144001, Tel: (0181) 3254883, 2222882. **JALGAON:** CAMS Transaction Point, Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon, Maharashtra-425001, Tel: (0257) 3207118, 3207119. **JALNA C.C. (PARENT: AURANGABAD):** CAMS Transaction Point, Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Jalna, Maharashtra-431 203, Tel: (210) 3202601. **JAMMU:** CAMS Transaction Point, 660-Gandhi Nagar, Jammu, J & K-180004, Tel: (0191) 9906082698, 2432601. **JAMNAGAR:** CAMS Transaction Point, 217/218, Manek Centre, P.N. Marg, Jamnagar, Gujarat-361008, Tel: (0288) 329 9737, 3206200. **JAMSHEDPUR:** CAMS Transaction Point, Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur, Jharkhand-831001, Tel: (0657) 329 4594, 3294202. **JAUNPUR:** CAMS Transaction Point, 248, FORT ROAD, Near AMBER HOTEL, Jaunpur, UTTAR PRADESH-222001, Tel: (5452) 321630. **JHANSI:** CAMS Transaction Point, Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi, Uttarpradesh-284001, Tel: (510) 3202399. **JODHPUR:** CAMS Transaction Point, 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan-342003, Tel: (0291) 325 1357, 3249144. **JUNAGADH:** CAMS Transaction Point, Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh, Gujarat-362001, Tel: (0285) 3200909, 3200908. **KADAPA:** CAMS Transaction Point, Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Besides Bharathi Junior College, Kadapa, Kadapa, Andhra Pradesh-516 001, Tel: (8562) 322469, 322099. **KAKINADA:** CAMS Transaction Point, No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Kakinada, Andhra Pradesh-533 001, Tel: (884) 320 7474, 320 4595. **KALYANI:** CAMS Transaction Point, A -1/50, Block -A, Dist Nadia, Kalyani, West Bengal-741235, Tel: (033) 32422712, 32422711. **KANCHIPURAM:** CAMS Transaction Point, New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram, Tamil Nadu-631 501, Tel: (44) 37210001. **KANNUR:** CAMS Transaction Point, Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur, Kerala-670004, Tel: (497) 324 9382, 324 9147. **KARIMNAGAR:** CAMS Transaction Point, HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar, Andhra Pradesh-505 001, Tel: (878) 3205752, 3208004. **KARNAL (PARENT :PANIPAT TP):** CAMS Transaction Point, 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal, Karnal, Haryana-132001, Tel: (011) 9813999809. **KARUR:** CAMS Transaction Point, 126 G, V.P. Towers, Kovai Road, Basement of Axis Bank, Karur, Karur, Tamil Nadu-639002, Tel: (4324) 311329, 310064. **KATNI:** CAMS Transaction Point, NH 7 Near LIC, Jabalpur Road, Bargawan, Katni, Madhya Pradesh-483501, Tel: (7622) 322104. **KESTOPUR:** CAMS Transaction Point, AA 101, Prafulla Kanan, Sreeparna Appartment, Ground Floor, Kolkata, Kestopur, West Bengal-700101, Tel: (033) 32415332, 32415333. **KHAMMAM:** CAMS Transaction Point, Shop No.11-2-31/3 1st floor, Philips Complex, Balajinagar, Wyr Road, Nr.Baburao, Petrol Bunk, Khammam, Andhra Pradesh-507001, Tel: (8742) 323972. **KHANNA:** CAMS Transaction Point, Shop No -3, Bank of India Building, Guru Amar Dass Market, Khanna, Punjab-141401, Tel: (1628) 322440. **KHARAGPUR:** CAMS Transaction Point, H.NO.291/1, WARD NO-15, MALANCHA MAIN ROAD, OPPOSITE UCO BANK, Kharagpur, Kharagpur, West Bengal-721301, Tel: (3222) 323984, 323937. **KOLHAPUR:** CAMS Transaction Point, AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra-416001, Tel: (0231) 3209 732, 3209 356. **KOLLAM:** CAMS Transaction Point, Kochupilamoodu Junction, Near VLC, Beach Road, Kollam, Kerala-691001, Tel: (474) 3248376, 3248377, Cell:9847067534. **KOTA:** CAMS Transaction Point, B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota, Rajasthan-324007, Tel: (0744) 329 3202. **KOTTAYAM:** CAMS Transaction Point, KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkummootil, Kottayam, Kerala-686001, Tel: (0481) 3207 011, 320 6093. **KUMBakonam:** CAMS Transaction Point, Jailani Complex, 47, Mutt Street, Kumbakonam, Tamil Nadu-612001,

Tel: (435) 3201333, 3200911. **KURNOOL**: CAMS Transaction Point, H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Kurnool, Andhra Pradesh-518 004, Tel: (8518) 312 978, 312 970. **LATUR**: CAMS Transaction Point, Kore Complex, 2nd Cross Kapad Line, Near Shegau Patsanstha, Latur, Latur, Maharashtra-413 512, Tel: (2382) 341927, 341507. **MALDA**: CAMS Transaction Point, Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda, West Bengal-732 101, Tel: (3512) 329951, 329952. **MANIPAL**: CAMS Transaction Point, **TRADE CENTRE, 2ND FLOOR, SYNDICATE CIRCLE, STARTING POINT**, Manipal, Karnataka-576104, Tel: (0820) 325 5827. **MAPUSA (PARENT ISC : GOA)**: CAMS Transaction Point, Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Mapusa, Goa-403 507, Tel: ( ), 9326126122. **MARGAO**: CAMS Transaction Point, Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao, Goa-403 601, Tel: (832) 322 4761, 3224658. **MATHURA**: CAMS Transaction Point, 159/160 Vikas Bazar, Mathura, Uttarpradesh-281001, Tel: (0565) 3207007, 3206959. **MEERUT**: CAMS Transaction Point, 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut, Uttarpradesh-250002, Tel: (0121) 325 7278. **MEHSANA**: CAMS Transaction Point, 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana, Gujarat-384 002, Tel: (2762) 323985, 323117. **MOGA**: CAMS Transaction Point, Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga, Moga, Punjab-142001, Tel: (1636) 310088, 310909. **MORADABAD**: CAMS Transaction Point, B-612 'Sudhakar', Lajpat Nagar, Moradabad, Uttarpradesh-244001, Tel: (0591) 329 7202, 329 9842. **MORBI**: CAMS Transaction Point, 108, Galaxy Complex, Opp. K.K. Steel, Sanala Road, Morbi, Morbi, Gujarat-363 641, Tel: (2822) 326910, 326911. **MUZZAFARPUR**: CAMS Transaction Point, Brahman toli, Durgasthan, Gola Road, Muzaffarpur, Bihar-842001, Tel: (0621) 3207504, 3207052. **MYSORE**: CAMS Transaction Point, No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka-570009, Tel: (0821) 3206991, 3294503. **NADIAD (PARENT TP: ANAND TP)**: CAMS Transaction Point, 8, Ravi Kiran Complex, Ground Floor Nanakumbhath Road, Nadiad, Nadiad, Gujarat-387001, Tel: ( ). **NALGONDA** : CAMS Transaction Point, H.NO : 6 -2 -1477, SAMADHANA NAGAR, BESIDE HDFC STANDARD LIFE OFFICE LANE, Ramagiri, Nalgonda, Andhra Pradesh-508 001, Tel: (8682) 323498. **NAMAKKAL**: CAMS Transaction Point, 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal, Tamil Nadu-637001, Tel: (4286) 322540, 322541. **NANDED**: CAMS Transaction Point, Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded, Nanded, Maharashtra-431 605, Tel: (2462) 315980, 312564. **NANDYAL**: CAMS Transaction Point, Shop No.: 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, NANDYAL, Andhra Pradesh-518 501, Tel: (8514) 322131. **NASIK**: CAMS Transaction Point, Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik, Maharashtra-422005, Tel: (0253) 329 7084, 325 0202. **NAVSAARI**: CAMS Transaction Point, Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimnabai Road, Navasari, Gujarat-396445, Tel: (02637) 327709, 329238, 248745. **NELLORE**: CAMS Transaction Point, 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore, Andhra Pradesh-524001, Tel: (0861) 329 8154, 320 1042. **NIZAMABAD**: CAMS Transaction Point, D. No. 5-6-209, Saraswathi Nagar, NIZAMABAD, NIZAMABAD, Andhra Pradesh-503001, Tel: (8462) 310007, 310008. **NOIDA**: CAMS Transaction Point, B-20, Sector -16, Near Metro Station, Noida,-201301, Tel: (120) 3043335. **ONGOLE**: CAMS Transaction Point, # 1, ARN Complex, Kurnool Road, ONGOLE, Andhra Pradesh-523 001, Tel: (8592) 322708, 322707. **PALAKKAD**: CAMS Transaction Point, 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad, Kerala-678 001, Tel: (491) 3261114, 3261115. **PALANPUR**: CAMS Transaction Point, Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur, Palanpur, Gujarat-385 001, Tel: (2742) 321810, 321811. **PANIPAT**: CAMS Transaction Point, 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat, Haryana-132103, Tel: (0180) 325 0525, 400 9802. **PATHANKOT**: CAMS Transaction Point, 13 -A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot, Punjab-145001, Tel: (186) 3205010. **PATIALA**: CAMS Transaction Point, 35, New Lal Bagh Colony, Patiala, Punjab-147001, Tel: (0175) 329 8926, 222 9633. **PONDICHERRY**: CAMS Transaction Point, S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry, Pondicherry-605001, Tel: (0413) 421 0030, 329 2468. **PORBANDAR**: CAMS Transaction Point, II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar , Gujarat-360575, Tel: (286) 3207767, 3205220. **PROADATTUR**: CAMS Transaction Point, Dwarakmayee, D No 8/239, Opp Saraswathi Type Institute, Sreeramula Peta, Proddatur,-516360, Tel: (8564) 321010, 321011. **RAE BARELI**: CAMS Transaction Point, 17, Anand Nagar Complex, Rae Bareli, Rae Bareli, Uttar Pradesh-229001, Tel: (535) 3203360, 3203361. **RAICHUR**: CAMS Transaction Point, # 12 – 10 – 51 / 3C, Maram Complex, Besides State Bank of Mysore, Basaveswara Road, Raichur, Raichur, Karnataka-584101, Tel: (8532) 323215, 323006. **RAIPUR**: CAMS Transaction Point, HIG-C-23 , Sector -1, Devendra Nagar , Raipur, Chhattisgarh-492004, Tel: (0771) 3296 404, 3290830. **RAJAHMUNDRY**: CAMS Transaction Point, Cabin 101 D.no 7-27-4, 1<sup>st</sup> Floor Krishna Complex, Baruvari Street, T Nagar, Rajahmundry, Andhra Pradesh-533101, Tel: (0883) 325 1357. **RAJAPALAYAM**: CAMS Transaction Point, No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam, Tamil Nadu-626117, Tel: (4563) 327520, 327521. **RAJKOT**: CAMS Transaction Point, Office 207 -210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat-360001, Tel: (0281) 329 8158, 329 8206. **RANCHI**: CAMS Transaction Point, 4 HB Road, No.206, 2nd floor Shri Lok Complex, Ranchi, Jharkhand-834001, Tel: (0651) 329 6202, 329 8058. **RATLAM**: CAMS Transaction Point, Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh-457001, Tel: (07412) 324829, 324817. **RATNAGIRI**: CAMS Transaction Point, Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri, Maharashtra-415 639, Tel: (2352) 322940, 322950. **ROHTAK**: CAMS Transaction Point, 205, 2<sup>ND</sup> Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak, Haryana-124001, Tel: (01262) 318687, 318589. **ROORKEE**: CAMS Transaction Point, 399/1 Jadugar Road, 33 Civil Lines, Roorkee, Roorkee, Uttarakhand-247667, Tel: (1332) 312386, 312011. **ROPAR**: CAMS Transaction Point, SCF -17 Zail Singh Nagar, Ropar, Ropar, Punjab-140001, Tel: (1881) 324761, 324760. **ROURKELA**: CAMS Transaction Point, 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela, Orissa-769001, Tel: (0661) 329 0575. **SAGAR**: CAMS Transaction Point, Opp. Somani Automobiles, Bhagwanjan, Sagar, Sagar, Madhya Pradesh-470 002 , Tel: (7582) 326711, 326894. **SAHARANPUR**: CAMS Transaction Point, I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur, Uttar Pradesh-247001, Tel: (132) 3255589, 3255591. **SALEM**: CAMS Transaction Point, No.2, I Floor Vivekananda Street, New Fairlands, Salem, Tamil Nadu-636016, Tel: (0427) 325 2271, 320 0319. **SAMBALPUR**: CAMS Transaction Point, C/o Raj Tibrewal & Associates, Opp.Town High School,Sansarak, Sambalpur, Orissa-768001, Tel: (0663) 329 0591. **SANGLI (PARENT: KOHLAPUR)**: CAMS Transaction Point, Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli, Sangli, Maharashtra-416416, Tel: ( ), 9326016616. **SATARA**: CAMS Transaction Point, 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra-415002, Tel: (2162) 320926, 320989. **SATNA**: CAMS Transaction Point, 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, SATNA, SATNA, Madhya Pradesh-485 001, Tel: (7672) 320896, 320756. **SHAHJAHANPUR**: CAMS

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