



SCHEME INFORMATION DOCUMENT

 <p>Open – ended Equity Scheme</p>	 <p>Open – ended Income Fund</p>	 <p>Open –ended Debt Fund</p>
 <p>Open- ended equity Linked Savings Scheme</p>	 <p>Open – ended Income Fund</p>	 <p>Open - ended Gilt Fund</p>
 <p>Open –ended Index Fund</p>	 <p>(Monthly Income is not assured and is subject to the availability of distributable surplus)</p> <p>Open ended Debt Scheme</p>	 <p>Open – ended Liquid Fund</p>

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 AMUNDI)</i>
Corporate Office 191, Maker Towers 'E', 19 th Floor, Cuffe Parade Mumbai - 400 005	Registered Office: 191, Maker Towers 'E', 19 th Floor, Cuffe Parade Mumbai - 400 005	Registered Office: 191, Maker Towers 'E', 19 th Floor, Cuffe Parade, Mumbai - 400 005

www.sbimf.com

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

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

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 May 25, 2012.

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HIGHLIGHTS OF THE SCHEMES

a) SBI Magnum Sector Funds Umbrella (SMSFU)

SBI Magnum Sector Funds Umbrella	SBI Magnum Sector Funds Umbrella (SMSFU) - An open-ended scheme in which there are five sub-funds, viz. Information Technology (IT), Pharmaceuticals, Fast Moving Consumer Goods (FMCG) and a Contra subfund - investing in stocks currently out of favour and Emerging Businesses Fund to participate in the growth potential presented by various companies that are considered emergent and have export orientation / outsourcing opportunities or are globally competitive by investing in the stocks representing such companies. The fund may also evaluate emerging businesses with growth potential and domestic focus. Accordingly, investors can chose to invest in one or more of the five subfunds.															
Type of Scheme	Open – ended Equity Scheme															
Investment Objective	To provide the investors maximum growth opportunity through equity investments in stocks of growth oriented sectors. There are four sub-funds dedicated to specific sectors viz. IT, Pharmaceuticals, FMCG, Contra sub fund for investment in stocks currently out of favour and Emerging Business Fund (EBF) to participate in the growth potential presented by various companies that are considered emergent and have export orientation/outsourcing opportunities or are globally competitive by investing in the stocks representing such companies. The fund may also evaluate emerging businesses with growth potential and domestic focus.															
Options	Growth and Dividend options are available under SMFSU - Pharma, SMFSU - Contra and SMFSU - Emerging Business Fund (EBF). SMFSU – IT and SMFSU – FMCG have only dividend option.															
Dividend Frequency	Dividend distribution is subject to availability of distributable surplus and subject to SEBI (Mutual Funds) Regulations, 1996 and circular issued thereunder.															
Minimum Investment (Non SIP)	Rs. 2000/-															
Additional Investment (Non SIP)	In Multiples of Rs. 500/-															
Minimum Redemption	Rs. 500/-															
Switches	Allowed															
Transparency	<p>The NAV will be calculated and disclosed at the close of every Business Day except special circumstances mentioned in the Scheme Information Document. The AMC will endeavor to publish the NAV in a two daily news papers and also update the NAV's on the website of Association of Mutual Funds of India (www.amfiindia.com) by 9.00 p.m. on every business day. NAVs will also be displayed on the Website of the Mutual Fund.</p> <p>As per SEBI (Mutual Fund) Regulations, 1996, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders.</p>															
Liquidity	Available for sale and repurchase at applicable NAV on all business days.															
Benchmark	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">SMSFU – IT</td> <td style="width: 5%; text-align: center;">:</td> <td style="width: 45%;">BSE - IT</td> </tr> <tr> <td>SMSFU – FMCG</td> <td style="text-align: center;">:</td> <td>BSE – FMCG</td> </tr> <tr> <td>SMSFU – Pharma</td> <td style="text-align: center;">:</td> <td>BSE Healthcare</td> </tr> <tr> <td>SMSFU – Contra</td> <td style="text-align: center;">:</td> <td>BSE - 100</td> </tr> <tr> <td>SMSFU – Emerging Business Fund</td> <td style="text-align: center;">:</td> <td>BSE - 500</td> </tr> </table>	SMSFU – IT	:	BSE - IT	SMSFU – FMCG	:	BSE – FMCG	SMSFU – Pharma	:	BSE Healthcare	SMSFU – Contra	:	BSE - 100	SMSFU – Emerging Business Fund	:	BSE - 500
SMSFU – IT	:	BSE - IT														
SMSFU – FMCG	:	BSE – FMCG														
SMSFU – Pharma	:	BSE Healthcare														
SMSFU – Contra	:	BSE - 100														
SMSFU – Emerging Business Fund	:	BSE - 500														

b) SBI Magnum Children's Benefit Plan

Type of Scheme	Open – ended Scheme
Investment Objective	The investment objective of the scheme will be to provide attractive returns to the Magnum holders / Unit holders by means of capital appreciation through an actively managed portfolio of debt, equity and money market instruments. Income generated through the receipt of coupon payments, the amortization of the discount on the debt instruments, receipt of dividends or purchase and sale of securities in the underlying portfolio, will be reinvested.
Liquidity	Available for sale and repurchase at applicable NAV on all business days.
Benchmark	Crisil MIP Blended Index
Minimum Investment (Non SIP)	Rs. 1500/-
Additional Investment (Non SIP)	Rs. 100/-
Minimum Redemption	Rs. 1000/-
Transparency	The NAV will be calculated and disclosed at the close of every Business Day except special

	<p>circumstances mentioned in the Offer Document. The AMC will endeavor to publish the NAV in a two daily news papers and also update the NAV's on the website of Association of Mutual Funds of India (www.amfiindia.com) by 9.00 p.m. on every business day. NAVs will also be displayed on the Website of the Mutual Fund.</p> <p>As per SEBI (Mutual Fund) Regulations, 1996, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders.</p>
Other highlights	<ol style="list-style-type: none"> 1. Parents/Guardians/Relatives/Institutions and NRIs can invest on behalf of the child. The child should be above 3 months and below 15 years of age as on the date of investment. Proof of age is not required. However, the Trustees and/or the AMC may, if considered necessary, in their sole discretion ask for proof of the same. 2. Magnums / Units under the scheme can be repurchased on any business day at NAV related prices. Investors or donors investing through the parent who desire that the investment be locked-in till the Magnum holder / Unit holder attains the age of 18 years, they may do so by indicating it at the appropriate place in the application form at the time of application. 3. The funds collected under the scheme shall generally be invested in equity, debt and money market instruments consistent with the objective of the scheme. 4. On reaching 18 years of age, Magnum holders / Unit holders will have an option to withdraw their holdings either as a lumpsum amount or staggered over a period of five years on annual/semiannual basis. In case the Magnum holder / Unit holder opts for the staggered redemption option, the corpus on maturity will be frozen and will be invested in instruments which seeks to provide capital protection such as bank deposits, Government Securities (the maturities of which will not exceed the residual maturity of the corpus) or in the call money market. In the case of the staggered redemption option, it is deemed that the Magnum holder / Unit holder has redeemed his investment under the scheme and will no longer be eligible for any benefits under the scheme. Alternatively, Magnum holders / Unit holders may also be permitted to continue their investment under the scheme even on completion of 18 years of age. 5. The scheme will provide group accident insurance cover to the Magnum holders / Unit holders or either parent against accidental death or permanent total disability relating to these accidents. In addition to this, on the accidental death of either parent the Magnum holder / Unit holder will stand to receive an additional 10% of the claim amount towards educational expenses. The cost of providing the insurance cover would be borne by the AMC. This cover will be available only for Resident Indian Magnum holders / Unit holders. 6. At the time of application or subsequently, the investor may nominate an alternate child not exceeding 15 years of age.

C) SBI Magnum Income Fund - 1998

Type of Scheme	Open – ended debt Scheme
Investment Objective	The objective of the scheme is to provide the investors an opportunity to earn, in accordance with their requirements, through capital gains or through regular dividends, returns that would be higher than the returns offered by comparable investment avenues through investment in debt & money market securities.
Plans(s)/Options(s)	<p>Following plans are available under Floating Rate Plan</p> <p>(a) Dividend Plan (b) Growth Plan (c) Bonus Plan (d) Floating Rate Plan.</p> <p>Following options available under Floating Rate Plan:</p> <ul style="list-style-type: none"> ▪ Savings Plus Bond Plan (Dividend and Growth options, Dividend option has following sub-options – Daily, Weekly & Monthly) ▪ Long Term Plan (Regular (Dividend and Growth)) ▪ Long Term Plan (Institutional (Dividend and Growth))
Dividend Frequency	<p>Semi-annual Dividends under the Dividend Plan. Under the Bonus Option, the returns would be through declaration of Bonus Magnum/Units at periodic intervals subject to the availability of distributable surplus. Pursuant to the allotment of bonus units the NAV of the scheme will fall in proportion to the bonus units allotted and as a result the total value of units held by you would remain the same.</p> <p>Floating Rate Plan (Savings Plus Bond Plan – Dividend option) would declare dividends on a Daily, weekly and monthly basis while the Floating Rate Plan (Long Term (Regular and Institutional – Dividend options) would declare dividends on a quarterly basis. Dividend declared under the Daily dividend sub - option will be compulsorily reinvested.</p> <p>The Dividend option under all the Plans offers the facility of payout or reinvestment of dividend. All dividend distributions are subject to the availability of distributable surplus.</p>

Minimum Investment	Rs. 2000/- and in multiples of Rs. 500/- thereafter. For Floating rate – Long Term Institutional Plan, Rs.50 lakhs
Additional Investment	In Multiples of Rs. 500/- . For Floating rate – Long Term Institutional Plan, in multiples of Rs. 10 lakhs
Minimum Redemption	Rs. 1000/-
Switches	Investors have the facility to switchover between the Plans at NAV. Also, switchover facility at the NAV related prices to other openend schemes of SBI Mutual Fund is available. This facility of switchover to other schemes is not available to NRIs and FIIs.
Transparency	<p>The NAV will be calculated and disclosed at the close of every Business Day except special circumstances mentioned in the Scheme Information Document. The AMC will endeavor to publish the NAV in a two daily news papers and also update the NAV's on the website of Association of Mutual Funds of India (www.amfiindia.com) by 9.00 p.m. on every business day. NAVs will also be displayed on the Website of the Mutual Fund.</p> <p>As per SEBI (Mutual Fund) Regulations, 1996, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders.</p>
Liquidity	Available for sale and repurchase at applicable NAV on all business days.
Benchmark	CRISIL Composite Bond Index (For Dividend, Growth and Bonus Plan) CRISIL Liquid Fund Index (For Floating Rate Plan – Savings Plus Bond Plan and Long Term Plan)

d) SBI Magnum Taxgain Scheme

Type of Scheme	Open – ended Equity linked savings Scheme
Investment Objective	The prime objective of scheme is to deliver the benefit of investment in a portfolio of equity shares, while offering deduction on such investment made in the scheme under section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus. Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of investment to avail Section 80C benefits.
Minimum Investment	Rs. 500/-
Additional Investment	In multiples of Rs. 500/-
Options	Dividend & Growth Option. Dividend has payout and reinvestment facility.
Dividend Frequency	Dividend distribution is subject to availability of distributable surplus and subject to SEBI (Mutual Funds) Regulations, 1996.
Minimum Redemption	Rs. 500
Switch	Switchover facility to any other open-ended schemes of SBI Mutual Fund at NAV related prices available after the statutory lock-in period.
Transparency	<p>The NAV will be calculated and disclosed at the close of every 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>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 & September 30) or mailed to the Unit holders.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 p.m. everyday.</p>

e) SBI Magnum Income Plus Fund – An Open ended Income Scheme

<ol style="list-style-type: none"> 1. The scheme will have two Plans for investment – Savings Plan and Investment Plan. Both Plans will have Growth and Dividend Options. The dividend option has facility of pay out and dividend reinvestment. 2. The Savings Plan will be investing its entire corpus only in investment grade debt instruments such as Government Securities, Corporate Bonds and Debentures and Money Market instruments. The Investment Plan will be investing atleast 80% of its corpus in investment grade Debt instruments and Money market instruments and the balance will be invested in equity and equity related instruments. The stocks will be selected from the BSE 100 index only. 3. The Dividend option under the both the Plans will endeavour to declare dividends on a quarterly basis subject to the availability of distributable surplus and at the discretion of the Fund Manager. The returns under the Growth Plan will be through capital appreciation only.

4. Recurring expenses of the scheme is estimated to be at 1.60% of the net assets of the scheme under both the Plans. The actual expenses may however vary from the estimate but will be restricted to the ceilings of recurring expenses prescribed in the SEBI Regulations.
5. Minimum amount of investment will be Rs 25000 and in multiples of Rs. 5000 thereafter.
6. The scheme provides a group life insurance cover for all investors, aged between 18 years and 54 years, of the scheme. The sum assured under this insurance cover will be the amount of investment subject to a maximum of Rs. 2 lakhs. For investments above Rs. 2 lakhs, the insurance cover will be limited to Rs. 2 lakhs. The insurance cover will cease to continue once an investor exits the scheme. The cost of the insurance cover will be borne by the AMC.
7. The insurance cover will be available to individual investors under both the Resident and Non Resident Indian categories. The nominee for the scheme will be the nominee for the insurance cover also. In case of nominees of NRI origin, the claim amount will be settled in Indian rupees only. The insurance cover will be available till the investor reaches the age of 55 years provided he is still invested with the scheme.
8. The scheme provides for Systematic Investment Plan under all the options and Systematic Withdrawal Plan under the Growth Options in both Plans. The insurance cover for investors opting for Systematic Investment Plan will commence only after the amount deposited as investment is a minimum of Rs. 25000. The insurance cover for investors availing the Systematic Withdrawal Plan will be discontinued when the amount of investment falls below Rs. 25000 after the withdrawal.
9. The Savings Plan and Investment Plan will be maintained as separate asset classes and each option will declare separate NAVs.
10. Switchover facility will be available for switchover between various options of this scheme and also between this scheme and other schemes of the Fund. Switchover between various options of this scheme will be at NAV while switchover to other schemes will be at NAV related prices. Switchover facility will not be available for NRI investors.

f) SBI Magnum Index Fund – Open ended Index Scheme

1. An open-ended passively managed index fund tracking the S&P CNX Nifty Index where the investments will be made in all the stocks comprising the S&P CNX Nifty in the same proportion as their weightage in the index.
2. Following options available : Growth and Dividend
3. Minimum investment under the scheme: Rs. 5,000/- and in multiples of Rs. 1,000/-. No maximum limit.
4. Investors have the facility to switchover at NAV related prices to other open-end schemes of SBI Mutual Fund. This facility of switchover to other schemes is not available to NRIs and FIIs

g) SBI Magnum Gilt Fund

Type of Scheme	Open – ended Gilt Fund
Investment Objective	To provide the investors/unitholders with returns generated through investments in government securities issued by the Central Government and / or a State Government.
Plans(s)/Options(s)	Short Term Plan (Dividend and Growth Option); Long Term Plan (Dividend and Growth Option), Long Term PF Option – Regular and Fixed Period (1 - Year, 2 Years and 3-Years) with Dividend and Growth options
Dividend Frequency	Monthly dividend under the Short Term Plan; Quarterly dividend under the Long Term Plan The Dividend option under the Plans offers the facility of payout or reinvestment of dividend. Dividends under the subject to availability of distributable surplus.
Minimum Investment	Rs. 25000 (Growth option); Rs. 100000 (Dividend option)
Additional Investment	In Multiples of Multiples of Rs. 5000 /-.
Minimum Redemption	Rs. 1000
Switches	Allowed
Transparency	The NAV will be calculated and disclosed at the close of every Business Day except special circumstances mentioned in the Offer Document. The AMC will endeavor to publish the NAV in a two daily news papers and also update the NAV's on the website of Association of Mutual Funds of India (www.amfiindia.com) by 9.00 p.m. on every business day. NAVs will also be displayed on the Website of the Mutual Fund.

	As per SEBI (Mutual Fund) Regulations, 1996, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders.
Liquidity	Available for sale and repurchase at applicable NAV on all business days.
Benchmark	ISEC SI BEX (Short Term Plan); ISEC LI BEX (Long Term Plan)
Liquidity Support from RBI	The scheme will be entitled to the facility of liquidity support from RBI subject to obtaining approval from RBI under its scheme of extending liquidity support to dedicated gilt funds.

h) SBI Magnum Monthly Income Plan (Monthly Income is not assured and is subject to availability of distributable surplus)

Type of Scheme	Open – ended Debt Scheme
Investment Objective	The objective of the scheme will be to provide regular income, liquidity and attractive returns to the investors through an actively managed portfolio of debt, equity and money market instruments. Income may be generated through the receipt of coupon payments, the amortization of the discount on the debt instruments, receipt of dividends or purchase and sale of securities in the underlying portfolio.
Plans(s)/Options(s)	Monthly Dividend option, Quarterly Dividend option, Annual Dividend Option and Growth Option
Dividend Frequency	Monthly, Quarterly and Annual dividends under the Dividend Option. The Dividend options offer the facility of payout or reinvestment of dividend. Dividends under the scheme are subject to availability of distributable surplus.
Minimum Investment	Rs. 10,000
Additional Investment	In Multiples of Rs. 500/-.
Minimum Redemption	Rs. 500/-
Switches	Allowed
Transparency	The NAV will be calculated and disclosed at the close of every Business Day except special circumstances mentioned in the Scheme Information Document. The AMC will endeavor to publish the NAV in a two daily news papers and also update the NAV's on the website of Association of Mutual Funds of India (www.amfiindia.com) by 9.00 p.m. on every business day. NAVs will also be displayed on the Website of the Mutual Fund. As per SEBI (Mutual Fund) Regulations, 1996, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders.
Liquidity	Available for sale and repurchase at applicable NAV on all business days.
Benchmark	CRISIL MIP Blended Index

i) SBI Magnum InstaCash Fund - Open ended Liquid Scheme

<ol style="list-style-type: none"> 1. A scheme, offering high degree of liquidity on investment and superior returns consistent with such high liquidity. 2. Following Plans are available to the investors: (i) Plan A - Dividend Plan (ii) Plan B - Cash Plan (iii) Plan C - Liquid Floater Plan. Plan A and Plan B have a common portfolio. Growth and Dividend Options available under Plan C. 3. Investment Objective: The objective of Plan A & B of the scheme is to provide investors an investment opportunity to earn returns that are likely to be superior to the returns offered by comparable investment avenues, through investment in debt & money market securities, while retaining a very high level of liquidity to meet unexpected needs for cash. The objective of Plan C of the scheme is to mitigate interest rate risk and generate opportunities for regular income through a portfolio investing predominantly in floating rate securities and money market instruments. 4. Plan A and B will invest their entire corpus in debt (Corporate debentures & bonds, PSU/FI/Govt. guaranteed bonds), Govt. securities, and money market instruments (commercial paper, certificates of deposit, T-bills, bills rediscounting, repos, short-term bank deposits etc). Plan C will endeavour to mitigate interest rate risk and generate opportunities for regular income through a portfolio investing predominantly in floating rate securities and money market instruments.

5. Plan A and B provides relatively higher liquidity and the returns will depend on the short-term interest rates. These Plans will invest in debentures and bonds maturing not later than 3 years, in Govt. securities, in money-market instruments and in call money.
6. Minimum subscription: Rs. 10,000/- only and in multiples of Rs. 500. No maximum limit.
7. Switchover facility at NAV related prices to other open-ended schemes of SBI Mutual Fund, viz., SBI Magnum Balanced Fund, SBI Magnum Equity Fund, SBI Magnum Multiplier Plus Scheme 1993, SBI Magnum Income Fund-1998, SBI Magnum Gilt Fund and SBI Magnum Sector Funds Umbrella or any other scheme of SBI Mutual Fund.
8. Benchmark : Crisil Liqid Fund Index

IMPORTANT NOTE (For SBI Magnum Index Fund Only)

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I. INTRODUCTION

A. RISK FACTORS

1. Standard Risk Factors

- a. Mutual funds and securities investments are subject to market risks and there is no assurance or guarantee that the Fund's objective will be achieved.
- b. As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down
- c. Past performance of the Sponsor / AMC / Mutual Fund or its affiliates does not guarantee the future performance of the scheme(s) of the Mutual Fund.
- d. State Bank of India, the sponsor, is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution made by it of an amount of Rs. 5 lakhs towards setting up of the mutual fund.
- e. SBI Magnum Sector Funds Umbrella (FMCG Fund, IT Fund, Pharma Fund, Contra Fund, Emerging Business Fund), SBI Magnum Children Benefit Plan, SBI Magnum Income Fund-1998, SBI Magnum Taxgain Scheme, SBI Magnum Income Plus Fund, SBI Magnum Gilt Fund, SBI Magnum Index Fund, SBI Magnum Monthly Income Plan, SBI Magnum Instacash Fund are only the name of the Schemes and do not, in any manner, indicate either the quality of the Scheme or its future prospects and returns.
- f. The NAV of the Schemes' Units may be affected by change in the general market conditions, factors and forces affecting capital markets in particular, level of interest rates, various market related factors and trading volumes.
- g. The present scheme is not a guaranteed or assured return scheme.
- h. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.

2. Scheme-specific Risk Factors

SBI Magnum Sector Funds Umbrella

Generally, sector funds are more aggressive, holding a relatively smaller number of stocks, all of which tend to be affected by the same factors.

SBI Magnum Sector Funds Umbrella (MSFU) will be investing in primarily in equity & equity related instruments, derivatives, Government Securities and money market instruments (such as money market instrument, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of a large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemption (including suspending redemption) under certain circumstances as described in the Section on Investors' Rights and Services.

The Emerging Businesses Fund would be exposed to the following Scheme-specific Risk Factors

- i. Since investments are proposed to be made in the stocks of companies engaged in potentially emerging businesses, a failure of such businesses to take off could pose a risk.
- ii. Since a large part of the Emerging Businesses Fund portfolio would be invested in companies which are export dependant, a slowdown in the global economy could be a risk.
- iii. A sharp appreciation of the rupee in the short term may affect the export profitability of the companies adversely.
- iv. SMSFU - Emerging Businesses Fund would be investing in equity & equity related instruments and money market instruments (such as money market instrument, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI) as also. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

SBI Magnum Children's Benefit Plan

- (a) Redemption by the Magnum holder / 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.

- (b) The Scheme has two options for premature repurchases. Premature repurchase in cases of donor investing through parents where the lock-in facility has been exercised, will be permitted only on a joint request from both the donor & the parent/legal guardian. Repurchase without the lock - in will be permitted on a request from parent/legal guardian. The other terms and conditions for repurchases are same under both options as detailed in the section on redemption and repurchases.
- (c) Magnum Children's Benefit Plan will be investing in debt instruments (including securitized debt), Government Securities and money market instruments (such term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI) as also equity & equity related instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

SBI Magnum Income Fund-1998

- (a) SBI Magnum Income Fund-1998 (SBI Magnum Income Fund) will be investing in debt instruments (including securitized debt), Government Securities and money market instruments (such as term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant.
- (b) The Mutual Fund is not assuring that it will make dividend distributions on a semi annual basis. All dividend distributions are subject to the availability of distributable surplus.

SBI Magnum Taxgain Scheme-1993

SBI Magnum Taxgain Scheme 1993 (SBI Magnum Taxgain Scheme) will be investing in equity & equity related instruments, derivatives as also debt instruments, and money market instruments (such as call money market, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant.

SBI Magnum Income Plus Fund

- (a) The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.
- (b) Redemption by the Magnum 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
- (c) Magnum Income Plus Fund will be investing in debt instruments (including Securitized debt), Government Securities and money market instruments (such as term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI) as also equity & equity related instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement In view of the same; the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant.

SBI Magnum Gilt Fund

- a. SBI Magnum Gilt Fund is prone to interest rate risks like any other debt instruments. Changes in interest rates will affect the scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise.
- b. SBI Magnum Gilt Fund will be investing in Government Securities only with the exception of investments in call money market, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI.
- c. The Mutual Fund is not assuring any monthly or quarterly dividend nor is it assuring that it will make monthly or quarterly dividend distributions. All dividend distributions are subject to the investment performance of the scheme.

SBI Magnum Index Fund

- A. An investor in an index fund is taking a view on the movement of the stock market in general, and particularly of the stocks that constitute the index. Performance of the S&P CNX Nifty Index will have a direct bearing on the performance of the scheme. The scheme does not seek to protect the value of investment from a fall in the S&P CNX Nifty Index or its constituent stocks. Hence the investor is automatically assuming the risk that if the index falls, his investment is likely to depreciate to that extent. The view taken by the investors on the movements of the stock market and the Nifty is entirely their own and the

AMC is not responsible for any loss arising out of the investors' decision to invest or repurchase based on their view of the market.

- B. The portfolio of the fund may underperform to the extent of the impact cost of any transaction by the fund in individual stocks. Other transaction costs and operating costs may also cause the fund to underperform.
- C. Any delay in the receipt of sale proceeds due to the settlement cycles of the stock exchanges, or delay in receipt of dividends from corporates can result in delay in reinvestment of these funds, causing some amount of underperformance. Any delay in receipt of information by the fund manager regarding the change in the composition of the index or corporate actions (dividends, fresh issues of capital, mergers, buyback, etc) related to individual securities in the index may also result in underperformance.
- D. The performance of the scheme may also be impacted by the Tracking Error of the scheme vis-à-vis the S&P CNX Nifty Index. The Tracking Error may arise due to the expenses that the scheme will incur on an ongoing basis, transaction costs involved in buying and selling of index shares, impact cost that may arise due to selling of stocks of the scheme at a loss to meet redemption requirements or on account of holding cash. The Tracking Error that may arise in this scheme is estimated to be in the range of 0.5% to 1.00% on an annualised basis.

SBI Magnum Monthly Income Plan (Monthly Income is not assured and is subject to availability of distributable surplus)

- A. SBI Magnum Monthly Income Plan will be investing in debt instruments (including securitized debt), Government Securities and money market instruments (such as term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI) as also equity & equity related instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant.
- B. The Mutual Fund is not assuring that it will make monthly or quarterly or annual dividend distributions. All dividend distributions are subject to the availability of distributable surplus.

SBI Magnum InstaCash Fund

- A. As in the case of any fund investing in debt, the NAV of the scheme will be sensitive to changes in interest rate. In case of an increase in interest rates, the market value of existing debt instruments may fall, leading to a fall in the NAV. The sensitivity of the NAVs of either of the Plans to interest rate movements cannot be entirely eliminated and investment in the either Plan is not guaranteed to protect the value of the investment completely from unfavourable changes in the interest rates.
- B. AMC's perception: The impact of a rise in interest rates will be reduced through good fund management practices. In anticipation of any rise in interest rates, the Scheme will attempt to move the funds in from long-term instruments into short-term debt & money market instruments where the impact on the NAV will be much lower. Also, if the interest rates at any point of time are expected to ease, the Scheme can move back into long-term debt to take advantage of appreciation in the market value of its investments.
- C. In an open ended fund, any disruption in the normal functioning of the markets for debt instruments or extreme illiquidity in any of the debt instruments may affect the ability of the fund manager to buy or sell freely in the market. In the event of inordinately large number of redemption requests or of a restructuring of the Scheme's portfolio, the time taken by the Fund for redemption may become significant. Please see para "Right to Limit Redemptions" in the Scheme Information Document.
- D. AMC's perception: Such situations may be extremely rare and temporary in nature. Although the debt market in India is not very liquid, there is always demand for debt instruments having a high rating & issued by good companies, at appropriate yields. At times, the fund may choose to hold such instruments till maturity and meet redemption needs through temporary borrowing within permissible limits. The fund will keep a sufficient amount of the funds in cash, call money and liquid money market instruments to take care of the normal redemption needs.

3. Common Scheme-specific Risk Factors

- a. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.
- b. Redemption by the Magnum 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.
- c. The tax benefits described in the Statement of Additional Information 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.

- d. 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.
- e. Subject to necessary approvals, the Scheme may invest in securities in overseas markets, which could be exposed to currency risk, sovereign risk, economic and political risks. Prices of ADR/GDR may not move in consonance with the domestic underlying stock due to currency movements and the prices could also be trading at a discount/premium to the underlying stocks
- f. Different types of securities in which the scheme would invest as given in the Offer Document carry different levels of risk. Accordingly the scheme's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, AAA rated bonds, are comparatively less riskier than AA rated bonds.
- g. Subject to necessary approvals, the Scheme may invest in securities in overseas markets, which could be exposed to currency risk, sovereign risk, economic and political risks. Prices of ADR/GDR may not move in consonance with the domestic underlying stock due to currency movements and the prices could also be trading at a discount/premium to the underlying stocks
- h. Stock Lending: There are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement. Such failure can result in the possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing thereon.
- i. There are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement. Such failure can result in the possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing thereon.
- j. Investments under the scheme may also be subject to the following risks:
 - i. Equity and equity related risk: Equity instruments carry both company specific and market risks and hence no assurance of returns can be made for these investments.
 - ii. Credit risk: Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.
 - iii. Liquidity Risk pertains to how saleable a security is in the market. If a particular security does not have a market at the time of sale, then the scheme may have to bear an impact depending on its exposure to that particular security.
 - iv. Interest Rate risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.
 - v. Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
- k. **The risks involved in derivatives are:**
 1. The cost of hedge can be higher than adverse impact of market movements
 2. The derivatives will entail a counter-party risk to the extent of amount that can become due from the party.
 3. An exposure to derivatives in excess of the hedging requirements can lead to losses.
 4. An exposure to derivatives can also limit the profits from a genuine investment transaction.
 5. Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities and also on the suitable and acceptable benchmarks.
 6. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme/Plan 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

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

D. DEFINITION AND EXPLANATIONS OF TERMS USED

Applicable NAV

(For all schemes except

SBI Magnum InstaCash Fund)

: **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 localcheque or a demand draft payable at par at the place where he application is received, the closing NAV of the next business day shall be applicable.

For Purchase (For Liquid Schemes / Plans)

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

For allotment of units in respect of Switch – in to Liquid Schemes / Plans from other schemes:

It is necessary that:

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

For Income / Debt Oriented Schemes/Plans for an amount of Rs. 1 Crore and above:

For purchase an amount of Rs. 1 Crore and above

1. In respect of application received upto 3.00 p.m. on a day and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective schemes before the cut-

off time i.e. available for utilization before the cut-off time – the closing NAV of the day shall be applicable.

2. In respect of application received after 3.00 p.m. on a day and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective schemes before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable

For allotment of units in respect of Switch – in to income / debt oriented schemes/plans for an amount of Rs. 1 Crore and above (other than liquid schemes / Plans) from other schemes:

It is necessary that:

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

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.

SBI Magnum InstaCash Fund

In respect of valid application received under SBI Magnum InstaCash Fund, the following repurchase NAV shall be applicable:

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

AMC Fees : Investment management & advisory fees charged by the AMC to the scheme as disclosed in the section on "Fees and Expenses" in the scheme information document.

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

Business Day : 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.

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.

Combined Scheme Information Document : This document issued by SBI Mutual Fund, containing the terms of offering Magnums/Units of the scheme(s) of SBI Mutual Fund for subscription as per the terms contained herein. The Scheme(s) included herein are SBI Magnum Sector Funds Umbrella (FMCG Fund, IT Fund, Pharma Fund, Contra Fund and Emerging Business Fund), SBI

Magnum Children Benefit Plan, SBI Magnum Income Fund-1998, SBI Magnum Taxgain Scheme, SBI Magnum Income Plus Fund, SBI Magnum Gilt Fund, SBI Magnum Index Fund, SBI Magnum Monthly Income Plan, SBI Magnum Instacash Fund. Any modifications to the Combined Scheme Information Document (Combined SID) will be made by way of addendum which will be attached to Combined SID. On issuance and attachment of addendum, the Combined SID will be deemed to be an updated Scheme Information Document.

Contingent Deferred Sales Charge (CDSC)	: CDSC is a charge imposed when the Magnums/Units are redeemed within the first four years of Unit ownership. Under the SEBI Regulations, the Fund can charge CDSC to Magnum / Unit holders exiting from the scheme within 4 years of entry. The SEBI Regulations mandates the maximum amount that can be charged in each year.
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 Magnum/ Units of this scheme by SBIFMPL at its various offices/branches or the designated centers of the Registrar.
Derivatives	: Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, commodity or index, such as: interest rates, exchange rates, commodities, and equities.
Equity & Equity related Instruments	: Equity and Equity Related Instruments include stocks and shares of companies, foreign currency convertible bonds, ADR/GDR, derivative instruments like stock future/options and index futures and options, warrants, convertible preference shares.
Entry Load	: Entry Load means a one-time charge that the investor pays at the time of entry into the scheme. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, No entry load will be charged with respect to applications for purchase / additional purchase / switch-in accepted by the Fund.
Exit Load	: A charge paid by the investor at the time of exit from the scheme(s).
Forward Rate Agreement/FRA	: A FRA is an agreement to pay or receive the difference between the agreed fixed rate and actual interest prevailing at a stipulated future date. The interest rate is fixed now for a future agreed period wherein only the interest is settled between the counter parties.
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.
Interest Rate Swaps	: Interest Rate Swaps ("IRS") is a financial contract between two parties exchanging a stream of interest payments for a notional principal amount on multiple occasions till maturity. Typically, one party receives a pre-determined fixed rate of interest while the other party receives a floating rate, which is linked to a mutually agreed benchmark with provision for mutually agreed periodic resets.
ISCs/ISDs	: Investor Service Centers/Investor Service Desks of SBIFMPL/SBI Mutual Fund at various locations in India opened from time to time.
Investment Management Agreement (IMA)	: The restated and amended IMA dated December 29, 2004 entered into between SBI Mutual Fund Trustee Company Pvt. Ltd. and SBI Funds Management Pvt. Ltd. as amended from time to time.
Majority (For SBI Magnum Children's Benefit Plan)	: 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.
Magnum / Units	: One undivided unit issued under the Scheme by the SBI Mutual Fund
Magnum Holder / Unit Holder	: Any eligible applicant who has been allotted and holds a valid Magnum / units in his /her/its name.
Major	: 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.

Majority Age	: 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.
Maturity (For SBI Magnum Children's Benefit Plan)	: Means the attainment of 18 years of age by the Magnum Holder / Unit Holder.
Money Market Instruments	: 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.
NAV related price	: The Repurchase Price and the Sale Price are calculated on the basis of NAV and are known as NAV related prices. The Repurchase Price is calculated by deducting 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.
Net Asset Value / NAV	: 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.
Non Resident Indian / NRI	: A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under Foreign Exchange Management (Investment in firm or proprietary concern in India) Regulations, 2000.
NSE MIBOR	: NSE MIBOR is an acronym for National Stock Exchange (NSE) Mumbai Inter Bank Offer Rate. This rate is computed by NSE on basis of indication by various market participants and published daily.
Official Points of Acceptance	: means SBIFMPL Corporate Office/ SBIFMPL Investor Service Centers/Investor Service Desks, website of the Mutual Fund i.e. www.sbimf.com , SBIFMPL overseas point of acceptance or the designated centers of the Registrars.
Options	: An Option gives holder the right (but not the obligation) to buy or sell a security or other asset during a given time for a specified price called the 'Strike' price.
Sale Price	: The price at which the Magnums / Units can be purchased based on Applicable NAV and calculated in the manner provided in this Scheme Information Document.
RBI	: Reserve Bank of India, established under Reserve Bank of India Act, 1934.
Repurchase/Exit Load	: The repurchase load means a charge paid by the investor at the time of exit from the scheme.
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 Scheme Information 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). (Computer Age Management Services Pvt. Ltd. 148, Old Mahabalipuram Road; Okkiyam Thuraipakkan; Chennai - 600 097, Tamil Nadu (having Registered Office: New No.10, Old NO.178, M.G.R.Salai, Nungambakkam, Chennai- 600 034, India), as Registrars and Transfer Agents to the Schemes
Repos	: Sale of Government Securities with simultaneous agreement to repurchase them at a later date.
Reverse Repos	: Purchase of government securities with simultaneous agreement to sell them at a later date.
Sales /Entry Load	: Sales Load means a one-time charge that the investor pays at the time of entry into the scheme.
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 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	<p>Switch In - Investments in the scheme from any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p> <p>Switch Out - Repurchase/Redemption from the scheme to any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p>
The Custodians	<p>: The custodians to the scheme(s) whose appointment is approved by the Trustees of SBI Mutual Fund. SBIFMPL has appointed followings as Custodian of the Scheme:</p> <p>CITI BANK N.A. (SEBI Registration Number:IN/CUS/004) situated at 77 Ramnord House, Dr. Annie Besant Road, Worli, Mumbai - 400 018 as the Custodians for SBI Magnum Children's Benefit Plan, SBI Magnum Monthly Income Plan, and SBI Magnum Gilt Fund schemes.</p> <p>HDFC Bank Ltd. (SEBI Registration Number: IN/CUS/001) situated at Sandoz House, Dr. Annie Besant Road, Worli Mumbai - 400 018 as the Custodians for SBI Magnum Sector Funds Umbrella, SBI Magnum Index Fund and SBI Magnum Income plus Fund, SBI Magnum InstaCash Fund and SBI Magnum Monthly Income Plan – Floater schemes.</p> <p>Stock Holding Corporation of India Ltd. (SEBI Registration Number: IN/CUS/011) situated at Mittal Court, B-Wing, 2nd Floor, 224, Nariman Point, Mumbai - 400 021 as the Custodians for SBI Magnum Taxgain Scheme and SBI Magnum Income Fund-1998 schemes.</p>
The Offer	: The issue of Magnums/Units of the Scheme(s) as per the terms contained in this Scheme Information Document.
Total Returns Index (For SBI Magnum Index Fund)	: An index that reflects the returns on the index from index gain / loss plus dividend payments by constituent index stocks.
Tracking Error (For SBI Magnum Index Fund)	: The extent to which the NAV of the scheme moves in a manner inconsistent with the movements of the index on any given day or over any given period of time arising from any cause or reason whatsoever including but not limited to differences in the weightage of the investments in the securities and the weightage to such securities in the Nifty and the time lags in deployment or realization of funds under the scheme as compared to the movement of or within the Nifty.
Unit Capital	: The aggregate face value of the Units issued and outstanding under the scheme(s).

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- I. The combined Scheme Information Document of 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 & CEO

Date: May 16, 2012

Place: Mumbai

II. INFORMATION ABOUT THE SCHEME

(i) INFORMATION ABOUT THE SCHEME

1. SBI MAGNUM SECTOR FUND UMBRELLA

A. TYPE OF THE SCHEME - An Open – ended Growth Scheme

SBI Magnum Sector Funds Umbrella is an open ended equity scheme

B. INVESTMENT OBJECTIVE OF THE SCHEME

To provide the investors maximum growth opportunity through equity investments in stocks of growth oriented sectors. There are five sub-funds dedicated to specific sectors viz. IT, Pharmaceuticals, FMCG, Contra subfund for investment in stocks currently out of favour and Emerging Business Fund to participate in the growth potential presented by various companies that are considered emergent and have export orientation/outsourcing opportunities or are globally competitive by investing in the stocks representing such companies. The fund may also evaluate emerging businesses with growth potential and domestic focus.

New sub-funds can be added in future after obtaining approval of Board of Trustees and SEBI.

C SCHEME ASSET ALLOCATION & INVESTMENT STRATEGY

The broad investment pattern under **IT, Pharma, FMCG and Contra** will be as follows:

Type of Instrument	Normal Allocation (% of Net Assets)	Risk Profile
Equities of a particular sector	90 – 100	High
Money Market Instruments *	0 – 10	Low

* Money Market Instruments will include Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short term bank deposits, short-term Government securities (of maturities less than 1 year) and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.

At least 90% of the funds collected under the scheme shall be invested in equities of a particular sector. (Investor at the time of investing, is required to select his/her/it choice for a particular sector, from various options given for the same. However, switchover from one sub-fund to other will be allowed at NAV without any exit/entry load.) Remaining funds will be invested in money market instruments.

The Investment Managers may, however, at their discretion, alter the pattern of investment in keeping with the long term objectives of the scheme and in the interest of the investors provided such changes do not result in a change in the fundamental attributes / investment profile of the scheme and are short term changes on defensive consideration. Accordingly, investments may also be made in select companies in other industries.

The investments may be made in primary as well as secondary markets. The portfolio will be sufficiently diversified so as to reduce the risk of underperformance due to unexpected security specific factors. If allowed in future, the fund may invest in overseas markets (subject to relevant RBI guidelines and subject to RBI approval).

The above investment pattern is indicative and may be changed by the fund manager on defensive considerations. 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.

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

The broad investment pattern of the **Emerging Businesses Fund** will be as follows:

Type of Instrument	Normal Allocation (% of Net Assets)	Risk Profile
Equities or equity related instruments including derivatives across diversified sectors *	At least 90 %	Medium to High
Money Market Instruments *	Upto 10%	Low

* Investments in equities would be well diversified across various emerging sectors with exposure to a particular business would be restricted to 25% of the total investment portfolio under normal market conditions. For example exposure to stocks of companies

belonging to the Pharmaceutical sector may be capped at 25% of the total investment portfolio. Exposure to a particular sector may be however increased upto a maximum limit of 35% under exceptional circumstances at the discretion of the Fund Manager based on his assessment about the potential of that sector with the approval of the Investment Committee. In addition to the above restriction, this Fund shall not invest more than 10% of its assets in equity shares or equity related instruments of any company and shall not invest more than 5% of its assets in unlisted equity shares or equity related instruments of companies.

The business areas listed in the highlights to this sub-fund are only indicative and investments may not be restricted to the above areas only. Since the theme for this sub-fund of MSFU is 'emerging businesses', the Fund Manager may in future also invest in other business areas which maybe considered emergent with domestic focus and/or provide export/outsourcing opportunities and are globally competitive.

The Emerging Businesses Fund would primarily focus its investments in emerging business themes, primarily based on the export/outsourcing opportunities and/or global competitiveness of such themes. It will also focus on emerging domestic investment themes. Over the last three to four years a large number of companies have been able to leverage the "low cost and high skill" advantage of India to make a strong foray into the global markets. This move started with companies in the IT and Pharma sectors where companies like Infosys, Wipro, Ranbaxy etc have made a strong mark in the overseas markets and have established the "India" brand name. Subsequently this brand name has been well leveraged by other companies in these industries and today we have a whole array of companies from these industries doing well in the overseas markets.

However the India advantage is not restricted to just these sectors. Similar skills combined with the ability to take up high technology customized work for overseas clients has made a number of companies in industries like auto, auto ancillaries, Agrochemicals, Engineering etc to make strong moves overseas. This has resulted in a greater acceptance of India as a destination of high quality work not only in the services sector but also in manufacturing. Over the next few years there will be a number of other such emerging themes. For example, with the phasing out of quotas India share of the overall textiles trade is set to go up exponentially over the next few years. Jewellery exports are also an emerging opportunity for Indian companies operating in this field. The advantage of a large domestic base combined with the recent initiatives on duty free import of raw materials has brightened the prospects for this industry.

In the domestic arena, businesses which have actually emerged over the last three to four years have been in the growth areas of Telecom and Infrastructure. So in this regard the investment themes would be companies like Bharati Televentures, Gammon India, and IVRCL Construction etc. These companies are primarily focused on the domestic market. Retailing is likely to be a large emerging domestic oriented sector. Also with the focus on power reforms there is the likelihood of some new growth opportunities in this segment. The cost of capital going down significantly in India in combination with the economic reforms is likely to drive new initiatives from companies across sectors. This has the potential of creating tremendous wealth for shareholders if these initiatives are well executed. With the growth rate in the economy accelerating we believe that the potential for new businesses is also likely to accelerate, thus creating good investment opportunities.

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Equities or equity related instruments including derivatives and Money Market Instruments

E. FUNDAMENTAL ATTRIBUTES

The following attributes will be considered as fundamental attributes:

a. Type of Scheme

An Open-ended Equity Scheme

b. Investment Objective

To provide the investors maximum growth opportunity through equity investments in stocks of growth oriented sectors. There are four sub-funds dedicated to specific sectors viz. IT, Pharmaceuticals, FMCG, Contra subfund for investment in stocks currently out of favour and Emerging Business Fund to participate in the growth potential presented by various companies that are considered emergent and have export orientation/outsourcing opportunities or are globally competitive by investing in the stocks representing such companies. The fund may also evaluate emerging businesses with growth potential and domestic focus.

c. Terms of Issue

The nature and duration of the Scheme, provision for repurchase, Scheme expenses & fees, as stated elsewhere in the Scheme Information Document.

Sale of Units: Magnum / 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.

2. SBI MAGNUM CHILDREN'S BENEFIT PLAN

A. TYPE OF THE SCHEME

An open ended debt scheme

B INVESTMENT OBJECTIVE, SCHEME ASSET ALLOCATION & INVESTMENT STRATEGY

The investment objective of the scheme will be to provide attractive returns to the Magnum holders / Unit holders by means of capital appreciation through an actively managed portfolio of debt, equity and money market instruments. Income generated through the receipt of coupon payments, the amortization of the discount on the debt instruments, receipt of dividends or purchase and sale of securities in the underlying portfolio, will be reinvested. The following table shows percentage portfolio allocation:

Type of Instrument	% of Corpus	Risk Profile
Equities or equity related instruments	Not more than 25%	Medium to High
Debt instruments (including Securitized debt) and Govt. Securities and Money market instruments	Upto 100%	Low to Medium
Securitized Debt	Not more than 10 % of the investment in debt instrument	Medium to High

The proportion of the scheme portfolio invested in each type of security will vary in accordance with economic conditions, interest rates, liquidity and other relevant considerations, including the risks associated with each investment. The fund manager with the approval of the Investment Committee may invest the entire assets in GOI securities only depending on the above factors.

The scheme however intends to invest only 20% of the corpus in equity and equity related instruments. Any investment in equity and equity related instruments above 20% but within 25% would depend on market conditions if it is deemed to be in the larger interests of the Magnum holders / Unit holders and would be with the prior approval of the Managing Director.

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

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

C. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Equities or equity related instruments, Debt instruments (including Securitized debt) and Govt. Securities and Money market instruments

D. PROVISION TO INTRODUCE NEW OPTIONS

Under the scheme, there is a provision to introduce one or more options at a later date. Such options, if introduced, would be introduced with the prior approval of the Board of Directors of the AMC and Board of Trustees. SEBI's prior approval may and may not be obtained in conformity with SEBI Regulations applicable to introduction of such options.

E. FUNDAMENTAL ATTRIBUTES

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

The following attributes will be considered as fundamental attributes:

a. Type of scheme

Open-ended scheme investing in a portfolio of equity, debt instruments, Derivatives, Government Securities and Money Market instruments etc.

b. Investment Objective

To actively manage the above portfolio to provide long term capital appreciation to the Magnum holders / Unit holders.

c. Terms of Issue

Open-ended scheme with sale and repurchase of units on any business day. The nature and duration of the scheme, provision for repurchase, scheme expenses & fees, Accident Insurance cover as stated elsewhere in the Scheme Information Document.

Sale of Units: Magnum / 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.

3. SBI MAGNUM INCOME FUND-1998 (erstwhile Magnum Liquid Bond Income Fund)

(i) SBI MAGNUM INCOME FUND - 1998 - GROWTH, BONUS & DIVIDEND PLAN

A. TYPE OF SCHEME

Open-ended debt scheme

B. Objective of the Scheme

The objective of the scheme is to provide the investors an opportunity to earn, in accordance with their requirements, through capital gains or through regular dividends, returns that would be higher than the returns offered by comparable investment avenues through investment in debt & money market securities.

C. SCHEME ASSET ALLOCATION & INVESTMENT STRATEGY

a. The investment pattern of the **Growth, Bonus & Dividend plan** under the scheme will be as follows:

Type of Instrument	% of Corpus	Risk Profile
Corporate debentures & Bonds / PSU / FI / Govt. Guaranteed Bonds / Other including Securitized Debt	Upto 90 %	Low to Medium
Securitized Debt	Not more than 10 % of the investment in debt	Medium to High
Government Securities	Upto 90%	Low
Cash & Call Money ^	Upto 25%	Low
Money Market instrument*	Upto 25%	Low
Units on other Mutual Fund	Upto 5%	Low

^ Pursuant to RBI Guidelines, presently Mutual Funds are not allowed to participate in Call Money.

* Money Market Instruments will include Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short term bank deposits, short-term Government securities (of maturities less than 1 year) and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Corporate debentures & Bonds / PSU / FI / Govt. Guaranteed Bonds / Other including Securitized Debt, Government Securities, Money Market instrument and Units on other Mutual Fund

ii. SBI MAGNUM INCOME FUND -1998 - FLOATING RATE PLAN:

A. TYPE OF SCHEME

Open-ended debt scheme

B. INVESTMENT OBJECTIVE

To endeavour to mitigate interest rate risk and seek to generate regular income alongwith opportunities for capital appreciation through a portfolio investing in Floating rate debt securities, Fixed rate securities, derivative instruments as well as in Money Market instruments.

C. SCHEME ASSET ALLOCATION & INVESTMENT STRATEGY

The asset allocation in this Plan under normal circumstances will be as follows:

Type of Instrument	% of Corpus	Risk Profile
Floating rate debt, money market and derivatives instruments	At least 65%	Low to Medium
Fixed rate debt, money market and derivatives instruments	Not exceeding 35%	Low to Medium

Fixed/Floating rate Money market instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations. The Plan may also invest in short term deposits of scheduled commercial banks as permitted under the Regulations.

Fixed/Floating rate debt instruments will include Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds, Government Securities including Securitized Debt and International Bonds. Investments in Securitized Debt will not exceed 30% of the investment in Floating rate/fixed rate instruments while investments in International Bonds will be within the SEBI stipulated limits.

In the absence of Floating Rate securities, the Fund Manager may swap fixed rate returns for floating rate returns through derivatives like Interest Rate Swap/Forward Rate arrangements as permitted under Regulations.

Investment in Corporate Bonds and Debentures in the Floating Rate – Savings Plus Bond Plan will be in securities with maturities not exceeding 3 years. This Plan will be ideal for investors with a short-term investment horizon of not more than 1 year. The Floating Rate – Long Term Plan (Regular and Institutional) will be ideal for investors with a medium to long -term investment horizon (more than one year).

The investments may be made in primary as well as secondary markets. The portfolio will be sufficiently diversified so as to reduce the risk of underperformance due to unexpected security specific factors. If allowed in future, the fund may invest in foreign debt (subject to relevant RBI guidelines and subject to RBI approval). Any investment in Government securities may be in securities supported by ability to borrow from the Treasury, or sovereign or state government guarantee, or supported by the Government of India / a State Government in any other manner.

The Scheme being open-ended, some portion of the portfolio will be invested in highly liquid money market instruments or government paper so as to meet the normal repurchase requirements. The remaining investments will be made in securities which are either expected to be reasonably liquid or of varying maturities. However, the NAV of the Scheme maybe impacted if the securities invested in are rendered illiquid after investment. Please refer to the paragraph "Right to Limit Redemptions" in the section "Redemptions and Repurchase". Please refer to the section "NAV and Valuation of Assets of the Scheme".

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

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

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Floating rate debt, money market and derivatives instruments and Fixed rate debt, money market and derivatives instruments

iii. FUNDAMENTAL ATTRIBUTES

The following attributes will be considered as fundamental attributes:

a. Type of Scheme

Open-ended debt scheme

b. Investment Objective:

For Growth, Bonus & Dividend Plans: To provide the investors an opportunity to earn, in accordance with their requirements, through capital gains or regular dividends, returns through investment in debt & money market securities. The investment objective is given in the following paragraphs in this section.

For Floating Rate Plan: To endeavour to mitigate interest rate risk and seek to generate regular income alongwith opportunities for capital appreciation through a portfolio investing in Floating rate debt securities, Fixed rate securities, derivative instruments as well as in Money Market instruments.

c. Terms of Issue:

Sale of Units: Magnum / 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.

4. SBI MAGNUM TAXGAIN SCHEME

Magnum TaxGain Scheme 1993 commenced its operations from 1st April, 1993. This scheme was launched as a close ended scheme redeeming on 31st March, 2003. The scheme was converted into an open-ended Scheme with effect from 12th November, 1999.

A. TYPE OF THE SCHEME

SBI Magnum TaxGain Scheme is an open ended Equity Linked Savings Scheme

B. INVESTMENT OBJECTIVE

a) Deliver the benefit of investment in a portfolio of equity shares, while offering deduction on such investments made in the scheme under section 80C of the Income Tax Act, 1961.

(b) Distribute income periodically depending on distributable surplus.

C. SCHEME ASSET ALLOCATION & INVESTMENT STRATEGY

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

Type of Instrument	% of Corpus	Risk Profile
Equities, Cumulative Convertible Preference Shares, and Fully Convertible Debentures (FCDs) & Bonds*	80-100%	Medium
Money Market Instruments **	0-20	Low

* Investment shall also be made in Partly Convertible Debentures (PCDs) and bonds including those issued on rights basis subject to the condition that as far as possible the non-convertible portion of the debentures so acquired or subscribed shall be divested within a period of 12 months. The balance funds shall be invested in short term money market instruments or other liquid instruments or both. The investment process as above will be completed within six months. In the interim period the funds will be

invested in short term money market instruments or other liquid instruments or both. After 6 months from the closure of the scheme, the fund may invest an amount not exceeding 15% of the resources mobilised in money market and other liquid instruments could go upto 20% of the net assets of the scheme.

** Money Market Instruments will include Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short term bank deposits, short-term Government securities (of maturities less than 1 year) and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.

The investments may be made in primary as well as secondary markets. The portfolio will be sufficiently diversified so as to reduce the risk of underperformance due to unexpected security specific factors. If allowed in future, the fund may invest in foreign equities (subject to relevant RBI guidelines and subject to RBI approval).

Investment in FCDs & PCDs will be in securities rated as investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act, 1992. In case a debt instrument is not rated, Mutual Funds may constitute committees who can approve such proposals for investments in unrated instruments subject to the approval of the detailed parameters for such investments by the Board of Directors of SBIFMPL and SBIMFTCPL. The Scheme being open-ended, some portion of the portfolio will be invested in highly liquid money market instruments or government paper so as to meet the normal repurchase requirements. The remaining investments will be made in securities which are either expected to be reasonably liquid or of varying maturities. However, the NAV of the Scheme may be impacted if the securities invested in are rendered illiquid after investment.

The above investment pattern is indicative. The fund manager may change this on defensive considerations, and such changes shall be for short period. The funds raised under the scheme shall be invested only in transferable securities as per SEBI Regulations, 1996.

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Equities, Cumulative Convertible Preference Shares, and Fully Convertible Debentures (FCDs) & Bonds and Money Market Instruments

E FUNDAMENTAL ATTRIBUTES

The following attributes will be considered as fundamental attributes:

a. Type of Scheme

Open-ended Equity Linked Savings Scheme.

b. Investment Objective

(a) Deliver the benefit of investment in a portfolio of equity shares, while offering deduction on such investments made in the scheme under section 80C of the Income Tax Act, 1961.

(b) Distribute income periodically depending on distributable surplus.

c. Terms of Issue

The nature and duration of the scheme, provision for repurchase, scheme expenses & fees, Life Insurance cover as stated elsewhere in the Scheme Information Document.

5. SBI MAGNUM INCOME PLUS FUND

A. TYPE OF THE SCHEME

Open-end income scheme

B. INVESTMENT OBJECTIVE, SCHEME ASSET ALLOCATION & INVESTMENT STRATEGY

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

Type of Instrument	Savings Plan (% of Portfolio)	Investment Plan (% of portfolio)	Risk Profile
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Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds, Government Securities including Securitized Debt and International Bonds	Up to 100%	Up to 100%	Low to Medium
Of which Securitized Debt	Not more than 10% of the of the investments in debt instruments	Not more than 10% of the of the investments in debt instruments	Medium to High
Of which International Bonds	Within SEBI stipulated limits	Within SEBI stipulated limits	Medium to High
Equity and Equity related instrument	Nil	Upto 20%*	High
Derivatives instrument	Within approved limits	Within approved limits	Medium to High
Cash and call and Money Market instrument @	Upto 25%	Upto 25%	Low

* Only such stocks that comprise the BSE 100 index will be considered for investment under this Plan.

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

@ Pursuant to RBI Guidelines, presently Mutual Funds are not allowed to participate in Call Money.

Investments in Cash and Money Market instruments maybe increased beyond the limit indicated above at the discretion of the Fund Manager on temporary defensive considerations and in the interest of the Magnum holders / Unit holders. The Plans under the scheme may under normal circumstances have investments in a combination of Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds, Government Securities including Securitized Debt and International Bonds although the mix and the portfolio maturities would to a large extent depend on market conditions. The purpose of investment in Government Securities would primarily be for duration management and to take advantage of any trading opportunities that may arise on account of interest rate movements while investments in Corporate Bonds and Debentures would primarily be to build a core portfolio for generating income on the portfolio.

The investments will be made in primary as well as secondary markets. The portfolio will be sufficiently diversified so as to reduce the risk of underperformance due to unexpected security specific factors. The proportion of the scheme portfolio invested in each type of security will vary in accordance with economic conditions, interest rates, liquidity and other relevant considerations, including the risks associated with each investment. The scheme being open ended, some portion of the portfolio will be invested in highly liquid money market instruments or Government Papers so as to meet normal repurchase requirements. The remaining investments will be made in securities, which are either expected to be reasonably liquid, or of varying maturities. However, the NAV of the scheme maybe impacted if the securities invested in are rendered illiquid after investment.

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

The investment in ADRs/ GDRs/ Foreign Securities by the Mutual Fund shall be within overall all limit of US \$ 5 billion with a sub – ceiling for individual mutual funds, subject to a maximum of US \$ 300 million per mutual fund as allowed under SEBI Circular dated September 26, 2007. Further the AMC shall comply with all guidelines issued by SEBI from time to time.

Performance will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions. The scheme may also enter into repurchase and reverse repurchase obligation in all securities held by it as per the guidelines and regulations applicable for such transactions. Any investment in Government securities may be in securities supported by ability to borrow from the Treasury, or sovereign or state government guarantee, or supported by the Government of India / a State Government in any other manner. Further, the scheme may participate in securities lending, invest in foreign securities, trade in derivatives as permitted under SEBI (MF) Regulations, 1996.

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

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

C. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds, Government Securities including Securitized Debt and International Bonds, Securitized Debt, International Bonds, Equity and Equity related instrument, Cash and call and Money Market instrument

D. PROVISION TO INTRODUCE NEW OPTIONS

Under the scheme, there is a provision to introduce one or more options at a later date. Such options, if introduced, would be introduced with the prior approval of the Board of Directors of the AMC and Board of Trustees. SEBI's prior approval may or may not be obtained in conformity with SEBI Regulations applicable to introduction of such options.

E. FUNDAMENTAL ATTRIBUTES

The fundamental attributes and salient features of the scheme are set out below for the purpose of inviting subscriptions to the scheme from the public. The following attributes will be considered as fundamental attributes:

a. Type of scheme

Open-end income scheme

b. Investment Objective

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

c. Terms of Issue

Open-end scheme with sale of units on any business day. The nature and duration of the scheme, provision for repurchase, scheme expenses & fees, Life Insurance cover as stated elsewhere in the Scheme Information Document.

Sale of Units: Magnum / 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.

6. SBI MAGNUM GILT FUND

Gilt Markets in India

The Government securities market constitutes the principal segment of debt market. It not only provides resources to the Government for meeting its short term and long term needs but also acts as the benchmark for pricing corporate papers of varying maturities. The Government Securities market includes the dated securities issued by the government, both central and state and T-bills of all maturities.

Gilt markets offer a highly liquid and zero credit risk investment avenue. The gilts market in India is the market for government and semi-government securities which are issued by the government through the Reserve Bank of India (RBI). RBI is the Underwriter, Issue Manager and the Registrar to the issue. Government securities are sold on auction basis and are allotted to those whose bids are above a reasonable level. The main bidders in the primary market are Primary Dealers (DFHI, STCI, SBI Gilts Ltd.), Insurance Companies, Banks, FIs and the securities which are not bid devolve on RBI. The secondary market is an OTC market in which the main players are Primary Dealers, Banks, FIs and Mutual Funds. The securities are registered in the name of holder at Public Debt Office (PDO) of the RBI. The RBI acts as a depository and maintains Subsidiary General Ledger (SGL) accounts. Physicals are also available on request. The G-Sec Market is settled on-line through Negotiated Dealing System of Clearing Corporation of India Ltd.

An online Market has been recently introduced whereby bankers are allowed to trade online. This is in addition to the transactions happening through NSE.

Although the corporate bond market offers higher yields, gilts compare very well on a risk-adjusted basis due to the illiquidity factor in corporate debt. Gilts also do not attract stamp duty and are mainly dealt through SGL route. These securities are coupon bearing instruments traded at a discount/premium to the face value.

A. TYPE OF THE SCHEME

An Open-ended Gilt scheme

B INVESTMENT OBJECTIVE, SCHEME ASSET ALLOCATION & INVESTMENT STRATEGY

To provide the investors with returns generated through investments in government securities issued by the Central Government and / or a State Government. A portfolio invested in securities issued by Government of India (G-Secs) or the state government securities is normally associated with an investment strategy in the debt markets that is free of credit risk (i.e. the risk of default by the issuer).

The scheme may also invest in the term / notice money market (or in any alternative investment to the call market as may be directed by RBI), repos and reverse repos in order to meet the liquidity requirements of the scheme or on defensive considerations. Income may be generated through the receipt of the coupon payments, the amortisation of the discount on debt instruments or the purchase and sale of securities in the underlying portfolio. To ensure total safety of the Magnumholder's Funds, the scheme will not invest in any other securities such as shares or corporate debentures.

The Fund will seek to underwrite issuance of Government Securities if and to the extent permitted by SEBI / RBI and subject to the prevailing rules and regulations specified in this respect and may also participate in their auction from time to time.

The scheme offers investors two separate investment plans (i.e. Short-Term Plan and Long-Term Plan) representing investments made and held in two separate investment portfolios. The portfolios of the two Plans may differ in the allocation to a particular asset class and in the average portfolio-maturity. Under the Short-Term Plan, the funds will be normally managed to a maximum average portfolio-maturity of three years. Under the Long-Term Plan, the funds will normally be managed to an average portfolio-maturity longer than three years. In normal circumstances, it is anticipated that the asset allocation under both the Plans shall be as follows:

Asset Class	Maximum Exposure	Credit Risk Profile
Government of India dated Securities	100%	Sovereign
State Government dated Securities	100%	Low
Government of India Treasury bill	100%	Sovereign

The portion of the schemes portfolio invested in each type of security will vary in accordance with economic conditions, interest rates, liquidity and other relevant considerations, including the risks associated with each investment. Performance will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions.

The Ministry of Labour vide its notification dated 9th July 2003 has reaffirmed the pattern of investment for non-Governmental and exempt Provident Funds, Gratuity Funds and Superannuation Funds as notified by the Ministry of Finance. Effectively such Funds can invest upto 70% of their incremental accretions in dedicated Gilt schemes of Mutual Funds. In order to cater to the investment requirements of this segment of investors additional options in the existing Long Term Plan of Magnum Gilt Fund without any modifications to the investment objectives or fundamental attributes of the scheme were introduced.

Consequently, the Long Term Plan - Dividend Plan and the Growth Plan will each have three options for investment:

1. Regular Dividend/Growth option: This option will be the existing option in this Plan wherein investments in this option would be subject to load for exit within 6 months from the date of allotment - 0.50%; for exit after 6 months but within 12 months from the date of allotment- 0.25%; for exit after 12 months from the date of allotment – Nil

2. PF (Regular) Option: This option under both the Dividend and Growth Plans. For load etc. please refer to Fees and Expenses section of the Scheme Information Document.

3. PF (Fixed Period) Option: This option under both the Dividend and Growth Plan provides prospective investors with an option to lock-in their investments for a period of 1 year, 2 years or 3 years from the date of their investment. Please refer to Fees and Expenses section of the Scheme Information Document.

All Options under the Long Term Plan - Dividend Plan would be declaring dividends on a quarterly basis subject to the availability of distributable surplus whereas the returns under the Options of the Growth Plan would be through capital appreciation only. On completion of the lock-in period in the PF (Fixed Period) option, investors would be permitted to rollover their investments into any other options of the scheme or extend their investments in the same sub option without any load. Communication would be sent to

the investors in the PF (Fixed Period) option atleast 7 days before the maturity date of their investments to enable them to exercise their option.

On an ongoing basis, switchovers from the PF (Regular) option to the other options of the Plan will be at NAV. Switchovers from Regular Dividend option to the other options of the Plan will be at NAV related prices. Switchovers between sub options of the PF (Fixed Period) option or from PF (Fixed Period) Option to other options of the Plan will be at NAV related prices. The investment pattern for the new options introduced in both the Plans will be similar to that of the Long Term Plan. The Assets for both the Plans would be managed commonly but each option under both the Dividend and Growth Plans would declare separate NAVs.

The Short-Term Plan and the Long-Term Plan are not Money Market Mutual Funds schemes as defined by the RBI.

The Mutual Fund reserves the right to suitably alter the frequency of the dividend payments under the various plans depending on the performance and any change in the tax laws. There can be no assurance that the investment objective of the scheme will be realised. It is, however, emphasised that investments made under both Plans of the scheme are made in Government Securities where there is no risk of default of payment in principal or interest amount.

C. LIQUIDITY SUPPORT FROM RBI

It is the intention of the scheme to avail itself of the liquidity support from the RBI extended to mutual funds dedicated to investments in government securities via circular IDMC.No.2741/03.01.00/95-96 dated April 20, 1996.

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Government of India dated Securities; State Government dated Securities and Government of India Treasury bill

E. PROVISION TO INTRODUCE NEW PLANS

Under the scheme, there is a provision to introduce one or more plans at a later date. These plans would offer interval / close ended options of various maturities, etc. Such Plans, if introduced, would be introduced with the prior approval of SEBI.

F. Fundamental Attributes

The fundamental attributes and salient features of the SBI Magnum Gilt Fund is set out below for the purpose of inviting subscriptions to the scheme from the public. The following attributes will be considered as fundamental attributes:

a. Type of scheme

Open-ended gilt scheme

b. Investment Objective

To generate returns through investments in Government Securities.

c. Terms of Issue

Open-end scheme with purchase and redemption of Magnums / Units on any business day. The nature and duration of the scheme, provision for repurchase, scheme expenses & fees, as stated elsewhere in the scheme information document.

Sale of Units: Magnum / 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.

7. SBI MAGNUM INDEX FUND

A. TYPE OF THE SCHEME

SBI Magnum Index Fund is an open ended passively managed growth scheme.

B. INVESTMENT OBJECTIVE OF THE SCHEME

The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the S&P CNX Nifty index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of S&P CNX Nifty index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/ loss plus dividend payments by the constituent stocks.

C. SCHEME ASSET ALLOCATION & INVESTMENT STRATEGIES

The investment pattern of the scheme is as follows:

Instrument	% of Portfolio	Risk Profile
Stock comprising the S&P CNX Nifty	Not More than 100%	Medium to High
Cash and call money *	Not more than 10%	Low

* Pursuant to RBI Guidelines, presently Mutual Funds are not allowed to participate in Call Money.

The funds raised under the scheme shall be invested only in the stocks comprising the S&P CNX Nifty Index and will be 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. The Fund Manager may churn the portfolio to the extent as considered necessary to replicate the index.

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Stock comprising the S&P CNX Nifty & Cash and call money

E. PROVISION TO INTRODUCE NEW OPTIONS

Under the scheme, there is a provision to introduce options that will endeavour to passively track other indices. Such options when introduced will declare separate NAVs and will have a separate asset class

E. FUNDAMENTAL ATTRIBUTES

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

The following attributes will be considered as fundamental attributes:

a. Type of scheme

Open-ended passively managed Growth Scheme.

b. Investment Objective

Primary objective is to track the S&P CNX Nifty Index with minimum tracking error.

c. Terms of Issue

Open-ended scheme with purchase and redemption of units on any business day. The nature and duration of the scheme, provision for repurchase, scheme expenses & fees, as stated elsewhere in the Scheme Information Document.

Sale of Units: Magnum / 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.

The fundamental attributes as defined above or fees and expenses payable (if they exceed limits prescribed by SEBI) or any other change which would modify the scheme and affects the interest of unitholders, shall not be carried out unless, 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 the unitholders are given an option to exit at the prevailing Net Asset Value without any exit load.

F. THE S&P CNX NIFTY INDEX

The Nifty is at present being managed by IISL. IISL is a joint venture company promoted by the National Stock Exchange of India Ltd. (NSE) and the Credit Rating and Information Services of India Ltd. (CRISIL) for constructing, maintaining, disseminating data regarding various indices. CRISIL is India's largest rating agency and is reputed to be one of the top five rating agencies in the world. IISL has a consulting and licensing agreement with Standard and Poor (S&P). S&P is reputed to be the world's premier rating agency and the S&P 500 is one of the major indices in the USA with a substantial number of index refunds tracking the S&P 500.

The scrips and the weightages of the S&P CNX Nifty Index as on 30.04.2012 are as follows:

Name	% Index Weight
ACC Ltd	0.7050
Ambuja Cements Ltd	0.6942
Asian Paints Ltd	0.9752
Axis Bank Ltd	1.7443
Bajaj Auto Ltd	1.3312
Bank of Baroda	0.8831
Bharat Heavy Electricals Ltd	1.0843
Bharat Petroleum Corp Ltd	0.5292
Bharti Airtel Ltd	2.2684
Cairn India Ltd	0.7706
Cipla Ltd/India	0.9668
Coal India Ltd	1.3590
DLF Ltd	0.4151
Dr Reddy's Laboratories Ltd	1.3579
GAIL India Ltd	0.9064
Grasim Industries Ltd	0.9851
HCL Technologies Ltd	0.7754
HDFC Bank Ltd	5.9702
Hero Motocorp Ltd	1.3059
Hindalco Industries Ltd	0.9484
Hindustan Unilever Ltd	2.6174
Housing Development Finance Corp	6.0751
ICICI Bank Ltd	6.2094
IDFC Ltd	0.9022
Infosys Ltd	7.2487
ITC Ltd	8.0929
Jaiprakash Associates Ltd	0.5161
Jindal Steel & Power Ltd	1.1917
Kotak Mahindra Bank Ltd	1.3208
Larsen & Toubro Ltd	4.0299
Mahindra & Mahindra Ltd	1.9876
Maruti Suzuki India Ltd	1.1082

NTPC Ltd	1.2682
Oil & Natural Gas Corp Ltd	2.9178
Power Grid Corp of India Ltd	0.9617
Punjab National Bank	0.6908
Ranbaxy Laboratories Ltd	0.4708
Reliance Industries Ltd	7.6766
Reliance Infrastructure Ltd	0.4363
Sesa Goa Ltd	0.4487
Siemens Ltd/Kolkata	0.4024
State Bank of India	3.3657
Steel Authority of India Ltd	0.3388
Sterlite Industries India Ltd	0.9092
Sun Pharmaceutical Industries Ltd	1.3838
Tata Consultancy Services Ltd	3.8620
Tata Motors Ltd	3.3795
Tata Power Co Ltd	1.0435
Tata Steel Ltd	1.9048
Wipro Ltd	1.2638

G. TRACKING ERROR

The performance of the Scheme may not exactly replicate the returns from the total returns index due to tracking error which may arise due to various factors including but not limited to:

- i. Expenditure incurred by the fund on an ongoing basis on account of transaction costs, management fees etc.
- ii. The S&P CNX Nifty Index reflects the prices of shares at close of business hours. However, the scheme may buy or off-load shares at different points of time during the trading session at the then prevailing prices which may not correspond to the closing prices on the NSE.
- iii. The holding of a cash position to meet redemption or on account of inability to deploy the cash immediately to purchase index stocks.
- iv. Time lag in the rebalancing of the portfolio due the corporate actions such as addition/removal of scrips from the index.

The Tracking Error that may arise in this scheme is expected to be in the range of 0.5% to 1.00% on an annualised basis. This is only an estimate and is expected to vary according to the expenses incurred by the scheme.

8. SBI MAGNUM MONTHLY INCOME PLAN

(An open-ended debt Scheme. Monthly Income is not assured and is subject to availability of distributable surplus)

A. TYPE OF THE SCHEME

Open-end debt scheme

B. INVESTMENT OBJECTIVE, SCHEME ASSET ALLOCATION & INVESTMENT STRATEGIES

The objective of the scheme will be to provide regular income, liquidity and attractive returns to the investors through an actively managed portfolio of debt, equity and money market instruments. Income may be generated through the receipt of coupon payments, the amortization of the discount on the debt instruments, receipt of dividends or purchase and sale of securities in the underlying portfolio. The following table shows percentage portfolio allocation:

Instrument	% of Portfolio	Risk Profile
Equity and equity related instrument	Not More than 15%	Medium to High
Debt instrument (including securitized debt) and Govt. Securities and Money Market instrument	Not less than 85%	Low to Medium
Securitized Debt	Not more than 10 % of investment in debt instrument	Medium to High

The proportion of the scheme portfolio invested in each type of security will vary in accordance with economic conditions, interest rates, liquidity and other relevant considerations, including the risks associated with each investment. Performance will depend on the Asset Management Company's ability assess accurately and react to changing market conditions. The scheme may also enter into repurchase and reverse repurchase obligation in all securities held by it as per the guidelines and

regulations applicable for such transactions. Further, the scheme may participate in securities lending as permitted under SEBI (MF) Regulations, 1996.

The above investment pattern is indicative and may be changed by the Fund Manager on defensive considerations. 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.

The Mutual Fund reserves the right to suitably alter the frequency of the dividend payments under the various plans depending on the performance and any change in the tax laws. There can be no assurance that the investment objective of the scheme will be realized. However, the scheme will largely invest in Corporate Papers of reputed and sound companies, Government Securities, Money Market instruments and also in the scrips of similar companies in accordance with the investment pattern stated above. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

C. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Equity and equity related instrument, Debt instrument (including securitized debt) and Govt. Securities and Money Market instrument

D. PROVISION TO INTRODUCE NEW PLANS

Under the scheme, there is a provision to introduce one or more plans at a later date. Such Plans, if introduced, would be introduced with the prior approval of SEBI.

E. FUNDAMENTAL ATTRIBUTES

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

The following attributes will be considered as fundamental attributes:

a. Type of scheme

Open-end debt scheme

b. Investment Objective

Primary objective is to generate regular income in order to make regular dividend payments and the secondary objective is growth of capital.

c. Terms of Issue

Open-end scheme with purchase and redemption of units on any business day. The nature and duration of the scheme, provision for repurchase, scheme expenses & fees, as stated elsewhere in the Scheme Information Document.

Sale of Units: Magnum / 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.

9. SBI MAGNUM INSTA CASH FUND

A. TYPE OF THE SCHEME - Open-ended liquid scheme

B. Nature & Duration of the scheme

SBI Magnum InstaCash Fund is an open ended highly liquid scheme investing in debt & money market instruments. Being open ended the scheme will have an unlimited duration.

In general, a fall in the long term interest rates leads to higher capital appreciation on debt investments, and similarly, if there is an increase in long term interest rates, the market prices of debt instruments tend to fall.

The change in prices of debt instruments is higher for instruments with longer maturity. Thus the NAV of a debt fund which invests in these instruments also tends to move up or down with a change in the interest rates. Accordingly, the scheme will have the following investment plans for the investors' convenience:

Plan A: Dividend Plan

Plan B: Cash Plan

Plan C: Liquid Floater Plan (Previously Short Term Plan),

Options available: Growth & Dividend

Plans A & B will invest their entire corpus in debt (Corporate debentures & bonds, PSU/FI/Govt. guaranteed bonds), Govt. securities and money market instruments (commercial paper, certificates of deposit, T-bills, bills rediscounting, repos, short term bank deposits, call money etc.).

The Plan A & B provides relatively higher liquidity and the returns will depend on the movement in short-term interest rates. These Plans will invest in debentures and bonds maturing not later than 91 days, in Govt. securities and in money-market instruments. All the plans will declare separate daily NAVs (including Saturday and Sunday) and the switchover between the Plans and to the other schemes of the mutual fund will be at NAV related prices.

C. Objective of the scheme

The objective of Plan A & B of the scheme is to provide investors an investment opportunity to earn returns that are likely to be superior to the returns offered by comparable investment avenues, through investment in debt & money market securities, while retaining a very high level of liquidity to meet unexpected needs for cash. The objective of Plan C of the scheme is to mitigate interest rate risk and generate opportunities for regular income through a portfolio investing predominantly in floating rate securities and money market instruments.

D. i. SCHEME ASSET ALLOCATION & INVESTMENT STRATEGY

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

Type of Instruments	Normal Allocation (% of Net Assets)		Risk Profile
	% of portfolio Plan A & Plan B (Cash & Dividend Plan)	% of portfolio Plan C	
Debt instruments (including Debt derivatives) and Money Market instruments (including cash/ CBLO / Repo and equivalent) with a residual maturity in line with SEBI regulation	Upto 100%	Upto 100%	Low to Medium
Securitized Debt	Up to 20%	Up to 20%	Medium to High

Investments under Plan C in floating rate securities and money market instruments would constitute atleast 65% of the total investments.

The investments may be made in primary as well as secondary markets. The portfolio will be sufficiently diversified so as to reduce the risk of underperformance due to unexpected scrip specific factors. If allowed in future, the fund may invest in foreign debt (subject to relevant RBI guidelines and subject to SEBI and RBI approval). Any investment in Government securities may be in securities supported by ability to borrow from the Treasury, or sovereign or state government guarantee, or supported by the Government of India / a State Government in any other manner.

ii. Characteristics of the scheme

In accordance with SEBI Circular SEBI/IMD/CIR NO. 13/150975/09 dated January 19, 2009, the followings are the characteristics of the Scheme:

- (i) With effect from February 01, 2009, the Schemes shall make investment in /purchase debt and money market securities with maturity of upto 182 days only.
- (ii) With effect from May 01, 2009, the Schemes shall make investment in /purchase debt and money market securities with maturity of upto 91 days only.

The explanatory notes relating to above are as follows:

- (a) In case of securities where the principal is to be repaid in a single payout the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.
- (b) In case of securities with put and call options (daily or otherwise) the residual maturity of the securities shall not be greater than 182 days w.e.f February 01, 2009 and 91 days w.e.f May 01, 2009.
- (c) In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day.
- (d) Inter-scheme transfers of securities having maturity upto 365 days and held in other schemes as on February 01, 2009 shall be permitted till October 31, 2009. With effect from November 1, 2009, such inter – Scheme transfer of securities held in other Schemes having maturity of upto 91 days only shall be permitted in the Liquid Fund

E. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

Corporate debentures & Bonds / PSU / FI / Govt. Guaranteed Bonds / Other including Securitized Debt, Corporate debentures & Bonds / PSU / FI / Govt. Guaranteed Bonds & Securitized Debt & Units of other mutual funds (debt & money market funds)

F. Fundamental Attributes

The following attributes will be considered as fundamental attributes:

a. Type of Scheme

Open-ended liquid scheme

b. Investment Objective

For Cash & Dividend Plans: To provide the investors an opportunity to earn returns through investment in debt & money market securities, while having the benefit of a very high degree of liquidity. For Liquid Floater Plan (previously Short Term Plan): To mitigate interest rate risk and generate opportunities for regular income through a portfolio investing predominantly in floating rate securities and money market instruments.

c. Terms of Issue

Sale of Units: Magnum / 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.

(ii) TRADING IN DERIVATIVES

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

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

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

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

The Mutual Fund position limits in equity index option contracts shall be higher of:

- a. Rs. 500 Crore; or
- b. 15% of the total open interest in the market in equity index options contracts.

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

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

The Mutual Fund position limits in equity index futures contracts shall be higher of:

- a. Rs. 500 Crore; or
- b. 15% of the total open interest in the market in equity index futures contracts.

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

iii. Additional position limit for hedging

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

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

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

1. For stocks having applicable market-wise position limit (MWPL) of Rs. 500 crores or more, the combined futures and options position limit shall be 20% of applicable MWPL or Rs. 300 crores, whichever is lower and within which stock futures position cannot exceed 10% of applicable MWPL or Rs. 150 crores, whichever is lower.
2. For stocks having applicable market-wise position limit (MWPL) less than Rs. 500 crores, the combined futures and options position limit would be 20% of applicable MWPL and futures position cannot exceed 20% of applicable MWPL or Rs. 50 crore which ever is lower.

v. Position limit for each scheme of a Mutual Fund

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

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

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

Or

5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).
2. This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.

Illustrations

i. Arbitrage:

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

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

At the end of the month the future expires automatically:

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

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

2. Market goes down and the stock ends at Rs 50.

At the end of the month the future expires automatically:

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

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

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

ii. Unwinding an arbitrage position:

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

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

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

iii. Roll over the futures:

We keep the stocks position. If the stocks level is at Rs 150 close to the expiry the stock future is close to Rs 150 as well. Then if the actual stock future is below the next month stock future, we roll over the future position to the next expiry:

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

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

iv. Multi option arbitrage

For a given Index:

- Buy 1,000 Index Futures at Rs 100
- Sell 1,000 European Call options, Strike price 100 at Rs 10
- Buy 1,000 European Put options, Strike price 100 at Rs 8

i. Market goes up and the Index ends at Rs 150.

At the end of the month, the In-The-Money Call options are exercised automatically (at the settlement date we assume that the In-The-Money Call price = closing spot price = Rs 150). Put options will not be exercised.

- Gain on index futures is $1,000 \times (150 - 100) = \text{Rs } 50,000$
- Loss(cost of) Put option is $1000 \times (8) = \text{Rs } 8,000$
- Loss on Call is $1,000 \times (50 - 10) = \text{Rs } 40,000$
- Net Gain is Rs. $2,000 (50,000 - 8,000 - 40,000)$

ii. Market goes down and the Index ends at Rs 50.

At the end of the month, the In-The-Money Put options are exercised automatically (at the settlement date we assume that the In-The-Money Put price = closing spot price = Rs 50). Call option will not be exercised.

- Loss on index futures is $1,000 \times (50-100) = \text{Rs } - 50,000$
- Gain on Call is $1,000 \times 10 = \text{Rs } 10,000$
- Gain realized on Put is $1000 \times (50-8) = \text{Rs } 42,000$

Then gain realized is Rs 2,000 ($42,000 + 10,000 - 50,000$)

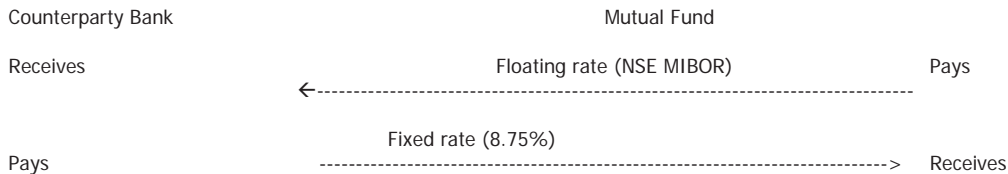
Risk factors applicable Arbitrage, Unwinding the arbitrage position, Roll over the futures, Multi option arbitrage strategy:

- Lack of opportunity available in the market.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- While future market are typically more liquid than underlying cash market, there can be no assurance that ready liquidity would exist at all point in time for scheme to purchase and close out specific future contract.
- In case of arbitrage, if futures are allowed to expire with corresponding buy/sell in cash market, there is a risk that price at which futures expires, may/may not match with the actual cost at which it is bought/sold in the cash market in last half an hour of the expiry day (Weighted average price for buy or sell).

v. Illustration: Interest Rate Swap (IRS)

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

The deal will be as under:



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

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

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

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

Risk factors Interest rate swaps strategy:

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

- Lack of opportunities available in the market.

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

vi. The risks involved in derivatives are:

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

Vii. Methods to tackle these risks:

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

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

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

ix. The use of derivatives for hedging will give benefit of:

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

x. VALUATION OF DERIVATIVES

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

xi. REPORTING OF DERIVATIVES

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

- i. Transactions in derivatives, both in volume and value terms.
- ii. Market value of cash or cash equivalents / securities held to cover the exposure.
- iii. Any breach of the exposure limit laid down in the scheme information document.
- iv. Shortfall, if any, in the assets covering investment in derivative products and the manner of bridging it.

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

III. PORTFOLIO TURNOVER

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

iv. BENCHMARK OF THE SCHEMES

Sr. No	Name of the Scheme	Benchmark
1.	SMFSU – IT	BSE IT
	SMFSU – FMCG	BSE – FMCG
	SMFSU – PHARMA	BSE – Health Care
	SMFSU – Contra	BSE -100
	SMFSU – EBF	BSE – 500
2.	SBI Magnum Children's Benefit Plan	Crisil MIP Blended Index
3.	SBI Magnum Income Fund	Crisil Composite Bond Index
	SBI Magnum Income Fund – Floating Rate Plan	Crisil Liquid Fund Index
4.	SBI Magnum Taxgain Scheme -	BSE - 100
5.	SBI Magnum Income Plus Fund – Savings Plan	Crisil Composite Bond Index
	SBI Magnum Income Plus Fund – Investment Plan	Crisil MIP Blended Index
6.	SBI Magnum Gilt Fund – Long Term Plan	1-Sec Li Bex
	SBI Magnum Gilt Fund - Short Term Plan	1 – Sec Si Bex
7.	SBI Magnum Index Fund	S&P CNX Nifty
8.	SBI Magnum Monthly Income Plan	Crisil MIP Blended Index
9.	SBI Magnum InstaCash Fund	Crisil Liquid Fund Index

v. FUND MANAGERS OF THE SCHEMES

Sr. No	Name of the Scheme	Fund Manager
1.	SMFSU – IT	Ms. Anup Upadhyay
	SMFSU – FMCG	Ms. Saurabh Pant
	SMFSU – PHARMA	Ms. Tanmaya Desai
	SMFSU – Contra	Mr. Rama Iyer Srinivasan
	SMFSU – EBF	Mr. Rama Iyer Srinivasan
2.	SBI Magnum Children's Benefit Plan	Mr. Rajeev Radhakrishnan
3.	SBI Magnum Income Fund	SBI Magnum Income Fund - Mr. Dinesh Ahuja
		SBI Magnum Income Fund - Floating Rate Plan – Savings Bond Plan - Mr. R. Arun
4.	SBI Magnum Taxgain Scheme	Mr. Jayesh Shroff
5.	SBI Magnum Income Plus Fund	Mr. Dinesh Ahuja – Investment
		Mr. Rajeev Radhakrishnan – Savings
6.	SBI Magnum Gilt Fund	Mr. Dinesh Ahuja
7.	SBI Magnum Index Fund	Ms. Raviprakash Sharma
8.	SBI Magnum Monthly Income Plan	Mr. Dinesh Ahuja
9.	SBI Magnum InstaCash Fund	Dividend & Cash Plan - Mr. Rajeev Radhakrishnan
		Liquid Floater - Mr. R. Arun
10.	SBI SBI Premier Liquid Fund	Mr. Rajeev Radhakrishnan

Details of the Funds Managers

Name of the Fund Managers	Educational Qualifications	Experience
Mr. Jayesh Shroff Age – 40 years	PGD (MBFS) from ICFAI, B.Com	Experience of over 10 years as a Fund Manager. Apart from the fund management experience, Mr. Shroff also has wide experience in investment banking activities including M&A activities, venture capital funding, preparation of business plans, project reports etc. Assignment during the last 10 years:

		<ul style="list-style-type: none"> Fund Manager - BOB Asset Management Company Ltd. - September 1999 to March 2006 Head – M&A and Research & Analysis - Tandem Financials Ltd. - September 1996 to September 1999 Associate – Corporate planning & Finance department - Kishor J. Janani , Stock Brokers - May 1996 to September 1996 <p>Currently, he is managing SBI Magnum Taxgain Scheme & SBI Magnum Multiplier Scheme.</p>
Mr. Rajeev Radhakrishnan Age – 35 years	B.E (Production). MMS (Finance), CFA (CFA Institute, USA)	<p>Total experience of around 10 years in funds management. Around 8 yrs in Fixed Income funds management and dealing. Previously he was associated UTI Asset Management Company Ltd. as Co - Fund Manager</p> <p>Past experiences:</p> <ul style="list-style-type: none"> SBI Funds Management P. Ltd - (From June 09, 2008 onwards Co- Fund Manager - UTI Asset Management Company Limited (June 2001-2008) <p>Various funds being managed by Mr. Rajeev Radhakrishnan are SBI Magnum InstaCash Fund – Dividend & Cash Plan, SBI Premier Liquid Fund, SBI Magnum Children Benefit Plan, SBI Magnum Income Plus – Savings, SBI Capital Protection Oriented Fund – Series I ,II & III (jointly with Mr. Richard Dsouza.), SBI Short Horizon Debt Fund and the existing Debt Fund Series.</p>
Mr. Raviprakash Sharma (Chief Dealer & Fund Manager) Age – 34 Years	B.Com,C.A., C.F.A(USA)	<p>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:</p> <ul style="list-style-type: none"> From April 2007 to Jan 2011- as Sr. Manager - Portfolio Management Services with HDFC Asset Management Co. Ltd. From July 2006 to April 2007 - as financial advisor with Citigroup Wealth Advisors India Pvt. Ltd. From Dec 2004 – July 2006 – as AVP - Non-Discretionary PMS with Kotak Securities Ltd. From Nov 2003 to Nov 2004- as AVP - Fixed Income Group with Times Investors Services Pvt. Ltd., Mumbai. From Nov 1999 to Nov 2003 as Manager - Fixed Income Group with Birla Sun Life Securities Ltd. <p>Mr. Sharma is the Chief Dealer and fund manager of SBI Gold Exchange Traded Scheme, SBI Magnum Index Fund & SBI Gold Fund.</p>
Mr. Dinesh Ahuja Age : 38 Years	B B.Com, M.M.S.	<p>Mr. Ahuja has done his Master of Management Studies – Finance from University of Mumbai and has over 13 years of experience in Indian financial services and capital markets in various capacities. He has a rich experience in managing debt schemes. Before joining SBIFMPL, Mr. Ahuja was working as Fund Manager with L&T Investment Management Ltd. He has also been associated with Reliance Asset Management Ltd. and Reliance General Insurance Co. Ltd.</p> <p>Currently he is the fund manager of SBI Magnum Income Fund, SBI Magnum Gilt Fund, SBI Magnum Income Plus – Investments, Magnum Monthly Income Plan – Floater, SBI Dynamic Bond Fund, SBI Magnum Monthly Income Plan (Debt portion) with Mr. Ruchit Mehta (equity portion) and SBI Magnum Balance Fund (debt portion) with Mr. R. Srinivasan (equity portion)</p>
Ms. Sohini Andani Age : 41 Years	B.Com. C.A.	<p>Having experience of more than 15 years in the area of financial services. Prior to joining SBI Funds Management Pvt. Ltd. Ms. Sohini was with ING Investment Management</p>

		<p>Pvt. Ltd., where she worked as Senior Analyst and was responsible for contributing to Fund Managers and the CIO on their equity investments. Before that she worked with many organizations viz: ASK Raymond James & Associates Pvt. Ltd., LKP Shares & Securities Ltd., Advani Share Brokers Pvt. Ltd. CRISIL, K R Choksey Shares & Securities Pvt. Ltd. handling primarily equity research responsibilities.</p> <p>Presently she is fund manager of SBI Magnum Midcap Fund, SBI Blue Chip Fund & SBI One India Fund.</p>
<p>Mr. Rama Iyer Srinivasan Age : 40 Years</p>	M.Com & MFM	<p>Experience of more than 18 years in equities. Prior to joining SBI Funds Management Pvt. Ltd., Srinivasan was with Future Capital Holdings, the erstwhile asset management and financial services entity of the Future Group, where he headed 'Public Markets'. Prior to that, he has worked with several organizations including Principal PNB AMC, Imperial Investment Advisors (associate of Oppenheimer & Co), Indosuez W. I. Carr Securities, Motilal Oswal Securities, Sunidhi Consultancy and Capital Market Publishers.</p> <p>Presently, Srinivasan is the Fund Manager for SBI Magnum Equity Fund, SBI Magnum Global Fund, SBI Magnum Balanced Fund, SBI Magnum Sector Funds Umbrella - Emerging Business Fund & Contra Fund.</p>
<p>Mr. R. Arun, Age : 29 Years</p>	Financial Risk Manager (GARP), PG Finance & B.Com	<p>Mr. R. Arun has over 6 years of work experience including 4 years of experience in mutual fund industry as Credit Research Analyst. He has been associated with SBI Funds Management Pvt. Ltd. from March 2009 onwards as Credit Analyst. Prior to joining SBI Funds Management, he worked with ING Investment Management, Deutsche Bank Operations India & Crisil as Credit Analyst.</p> <p>Presently, he is the fund manager of SBI Magnum Instacash Liquid Floater, SBI Magnum Income Fund – Floating Rate Plan – Savings Plus Bond Plan & SBI Magnum Income Fund – Floating Rate Plan – Long Term Plan</p>

vi. INVESTMENT RESTRICTIONS

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

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

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

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

- c. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.

- d. The Fund Schemes shall not own more than 10% of any company's paid up capital carrying voting rights or such percentage as may be stipulated by SEBI from time to time;
- e. 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.
- f. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities (except in case of derivatives) and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction or engage in badla finance.
- 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 assets of the scheme shall not in any manner be used in short selling or carry forward transactions.
- j. The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate interscheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
- k. The mutual fund will enter into derivatives transactions in recognized stock exchange for the purpose of hedging and portfolio balancing, in accordance with the guidelines issued by the Board.
- l. The scheme shall not make any investment in;
 - 1) any unlisted security of an associate or group company of the sponsor; or
 - 2) any security issued by way of private placement by an associate or group company of the sponsor; or
 - 3) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- m. The scheme shall not invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company and shall not invest more than 5% of its NAV in the unlisted equity shares or equity related instruments.
- n. The scheme shall not make any investment in any Fund of Funds scheme.

Provided further that, the limit of 10 percent as stated in point no. (m) shall not be applicable for investments in case of index fund or sector or industry specific scheme.

Pursuant to SEBI Circular MFD/CIR/09/04/2000 dated January 05,2000, the investments by index funds shall be in accordance with the weightage of the scrips in the specific index as disclosed in the scheme information document. In case of sector/industry specific scheme, the upper ceiling on investments may be in accordance with the weightage of the scrips in the representative sectoral index/sub index as disclosed in the scheme information document or 10% of the NAV of the scheme whichever is higher.

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

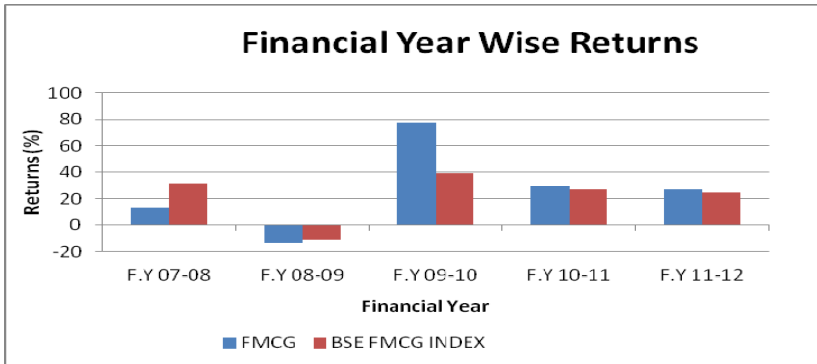
These exposure limits are being followed with the objective to ensure diversification of portfolio and risk minimization. These internal norms are subject to periodic review and change depending on market conditions and in the interest of the Magnum holders / Unit holders. Such changes whenever made would be effected without prior notice to the Magnum holders / Unit holders but would be reflected in the periodic portfolio disclosures sent to Magnum holders / Unit holders.

Notwithstanding the foregoing investment policies, for temporary defensive purposes (e.g., during periods in which the Asset Management Company believes changes in the securities markets or economic or other conditions warrant), the scheme may invest substantially in Indian Government Treasury Bills and or keep cash balances which will be deployed in call markets. The Trustees

have the right in their sole discretion, to limit redemptions under certain circumstances. Please refer to the paragraph "Right to Limit Redemptions" in the Scheme Information Document.

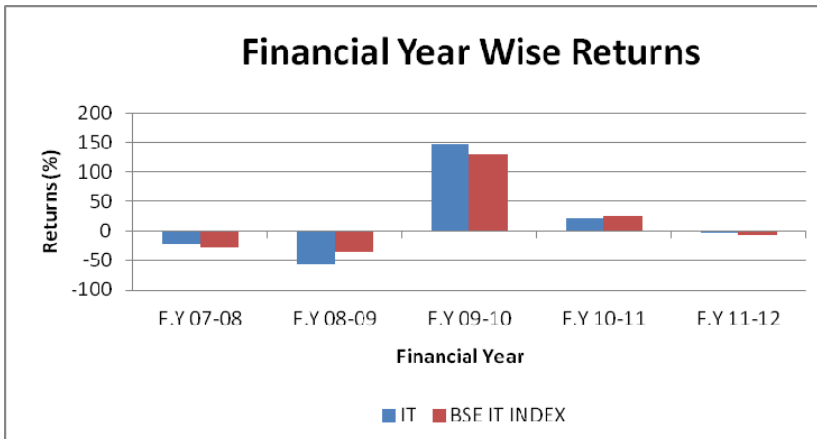
vii. PAST PERFORMANCE OF THE SCHEME

(i) SBI Magnum Sector Funds Umbrella (MSFU) – FMCG Fund



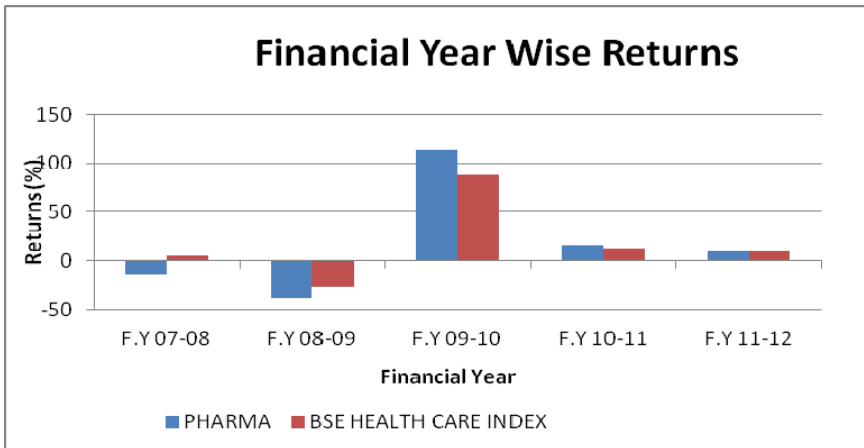
(Return as on April 30, 2012)	SBI MSFU - FMCG	BSE FMCG
1-Year	31.24	27.08
3-Year	43.52	31.58
5-Year	24.30	21.52
Since Inception	14.09	10.67

(ii) SBI Magnum Sector Funds Umbrella – IT Fund



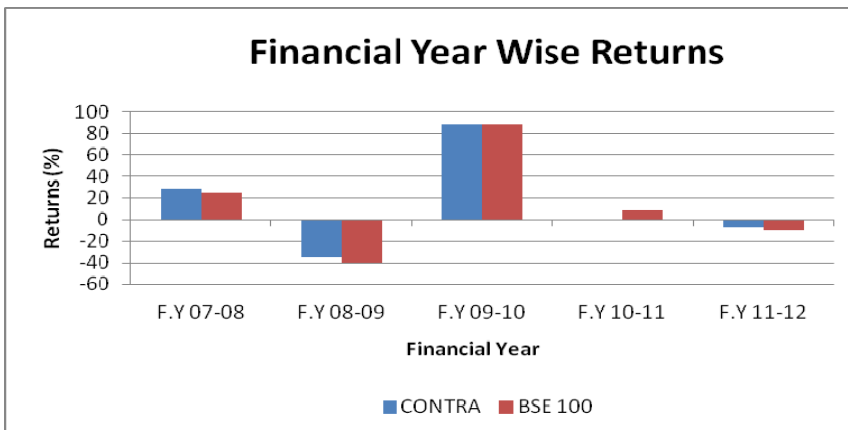
(Return as on April 30, 2012)	SBI MSFU - IT	BSE IT
1-Year	-2.54	-7.16
3-Year	30.51	28.90
5-Year	-2.12	2.45
Since Inception	11.08	10.65

(iii) SBI Magnum Sector Funds Umbrella – Pharma Fund



(Return as on April 30, 2012)

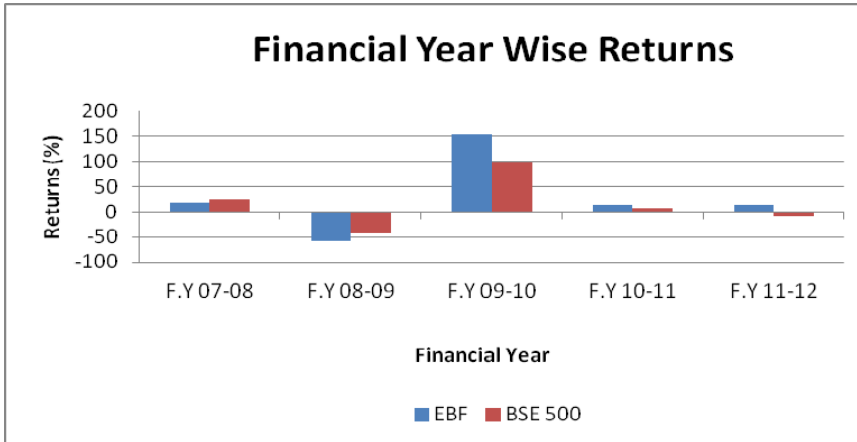
(iv) Magnum Sector Funds Umbrella – Contra Fund



(Return as on April 30, 2012)

	SBI MSFU Contra	BSE 100
1-Year	-7.98	-9.09
3-Year	14.78	16.10
5-Year	5.79	5.25
Since Inception	21.92	12.68

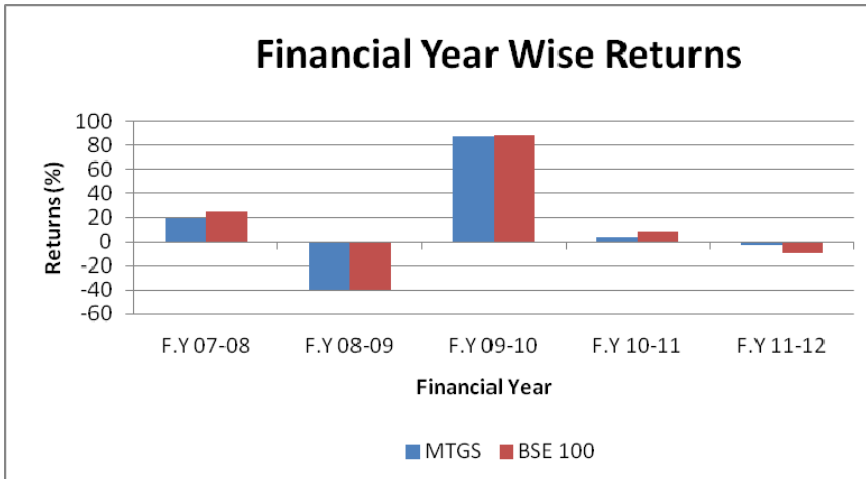
(v) SBI Magnum Sector Funds Umbrella – EBF Fund



(Return as on April 30, 2012)

	SBI MSFU - Emerging Businesses Fund	BSE 500
1-Year	12.84	-9.81
3-Year	40.42	17.39
5-Year	9.99	4.75
Since Inception	22.56	15.05

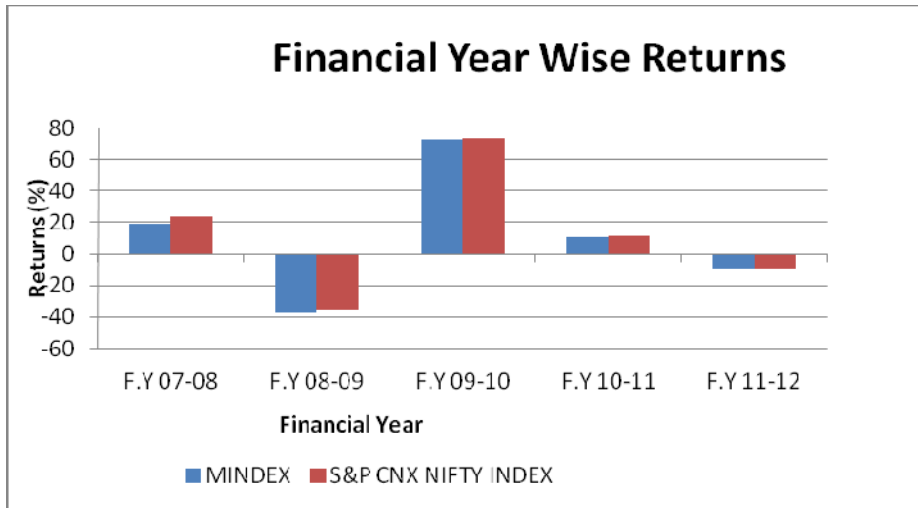
(vi) SBI Magnum Taxgain Scheme



(Return as on April 30, 2012)

	SBI Magnum Taxgain Fund	BSE 100
1-Year	-4.30	-9.09
3-Year	17.61	16.10
5-Year	5.10	5.25
Since Inception	16.26	12.26

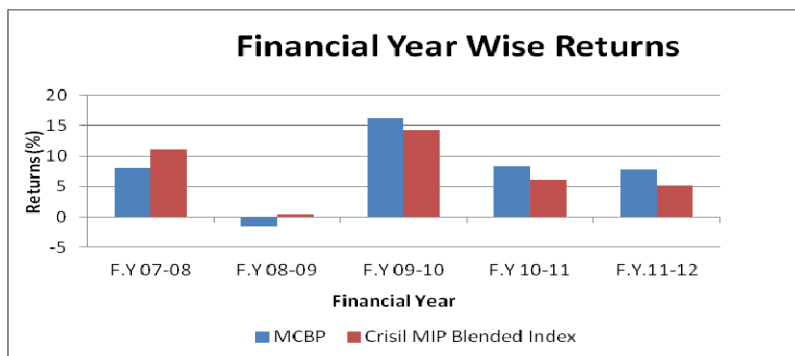
(viii) SBI Magnum Index Fund



(Return as on April 30, 2012)

	SBI Magnum Index	S&P CNX NIFTY
1-Year	-8.56	-8.72
3-Year	14.51	14.74
5-Year	3.70	5.12
Since Inception	16.01	16.67

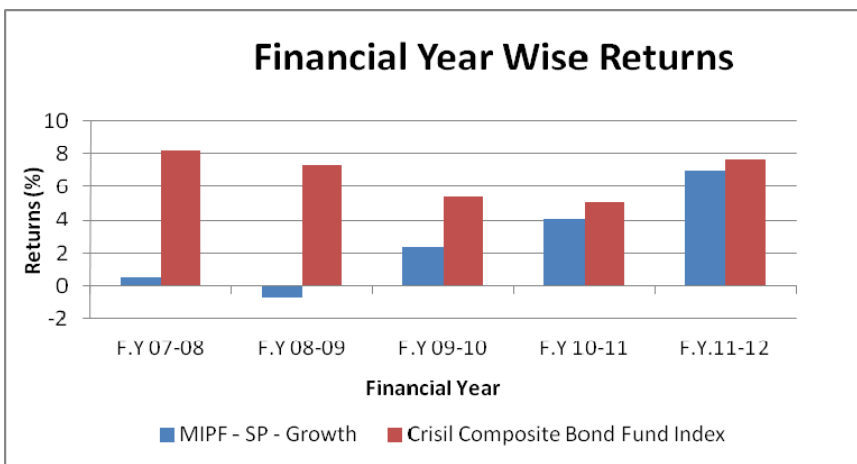
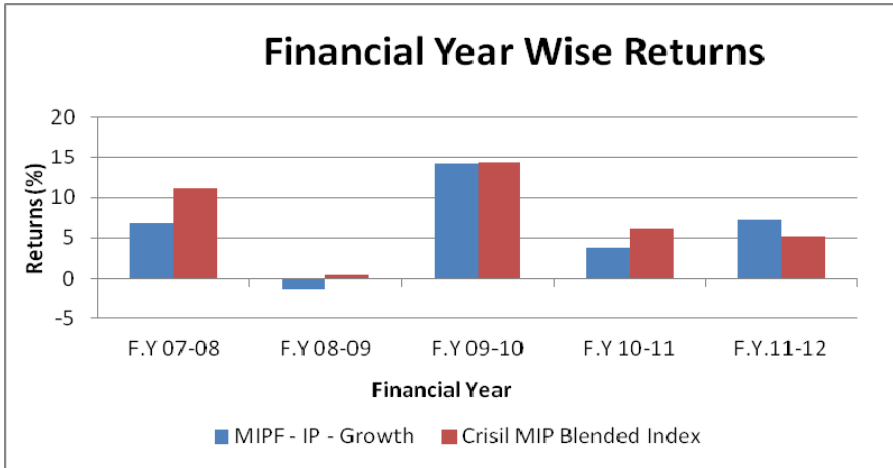
(ix) SBI Magnum Children's Benefit Plan



(Return as on April 30, 2012)

	SBI Magnum Childrens Benefit Plan – Growth	Crisil MIP Bended Index
1-Year	8.50	5.77
3-Year	10.40	7.03
5-Year	7.70	7.15
Since Inception	9.24	NA

(X) SBI Magnum Income Plus Fund

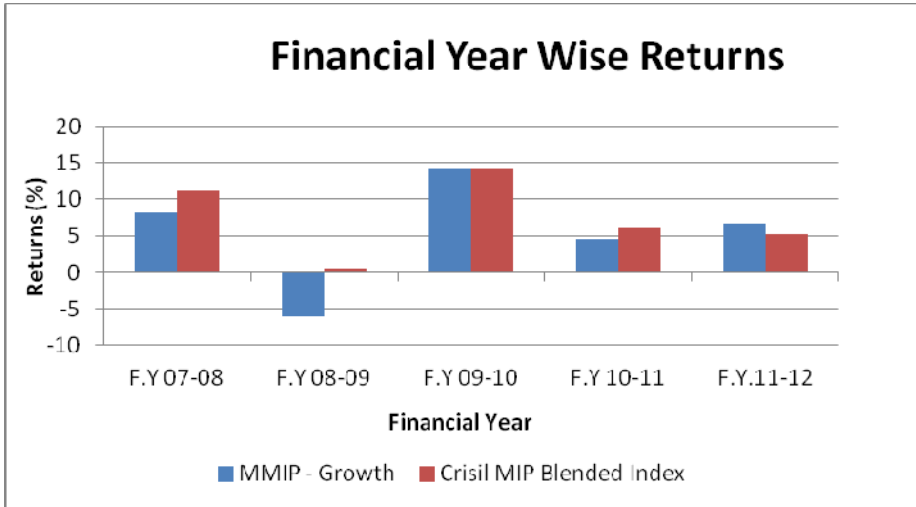


(Return as on April 30, 2012)

	SBI Magnum Income Plus Fund – Investment Plan - Growth	Crisil MIP Bended Index
1-Year	7.25	5.77
3-Year	7.47	7.03
5-Year	5.85	7.15
Since Inception	6.74	7.09

	SBI Magnum Income Plus Fund – Savings - Growth	Crisil Composite Bond Fund Index
1-Year	7.42	8.21
3-Year	4.79	5.32
5-Year	2.76	6.79
Since Inception	2.27	5.10

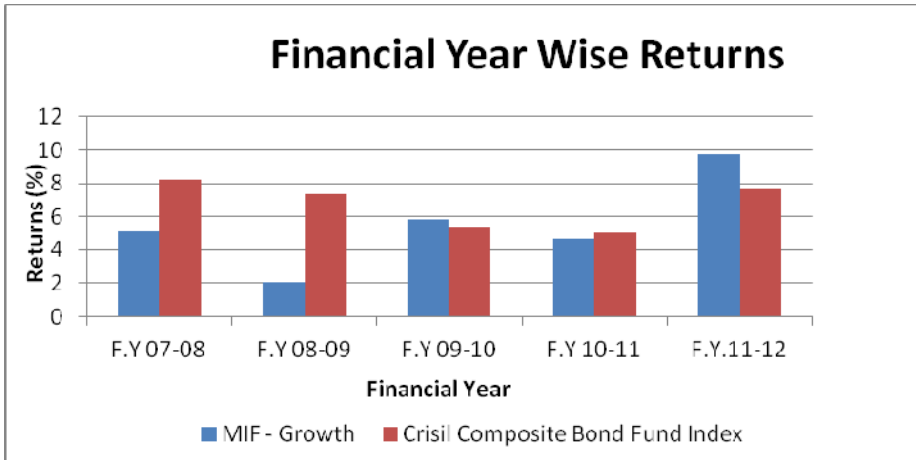
(xi) SBI Magnum Monthly Income Plan



(Return as on April 30, 2012)

	SBI Magnum MIP Plan - Growth	Crisil MIP Bended Index
1-Year	6.56	5.77
3-Year	7.49	7.03
5-Year	5.17	7.15
Since Inception	7.06	NA

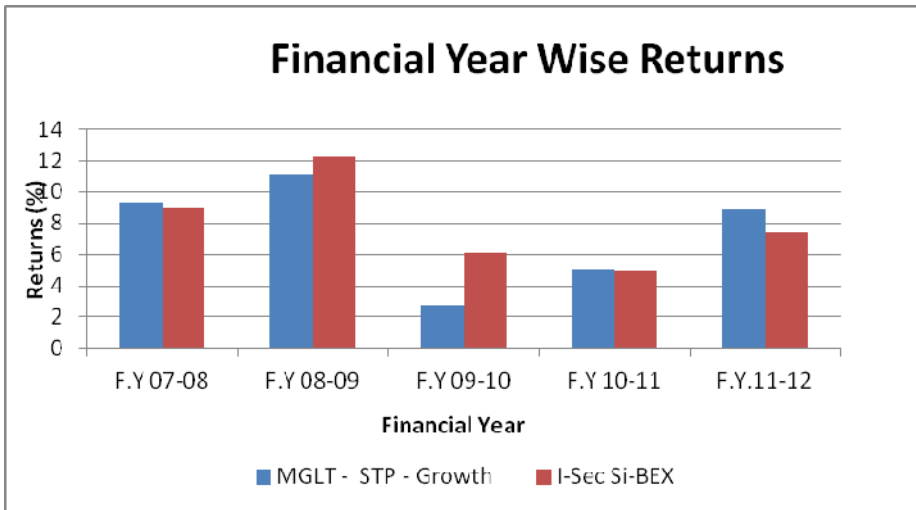
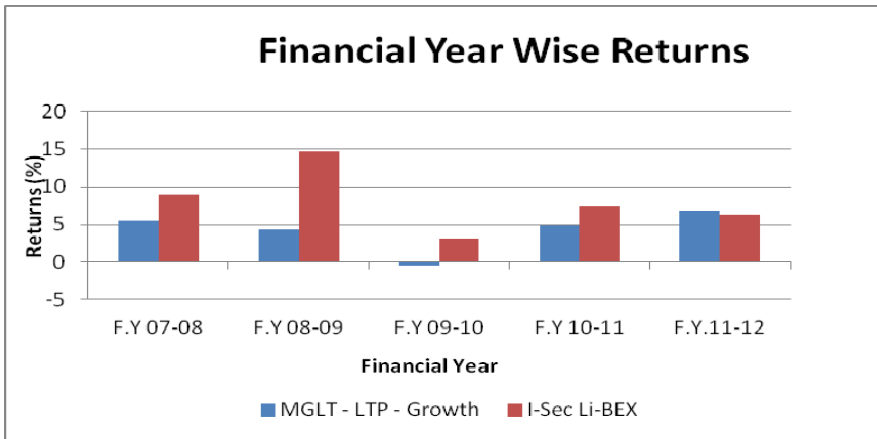
(xii) SBI Magnum Income Fund



(Return as on April 30, 2012)

	SBI Magnum Income Fund	Crisil Composite Bond Fund Index
1-Year	9.79	8.21
3-Year	5.95	5.32
5-Year	5.60	6.79
Since Inception	7.31	

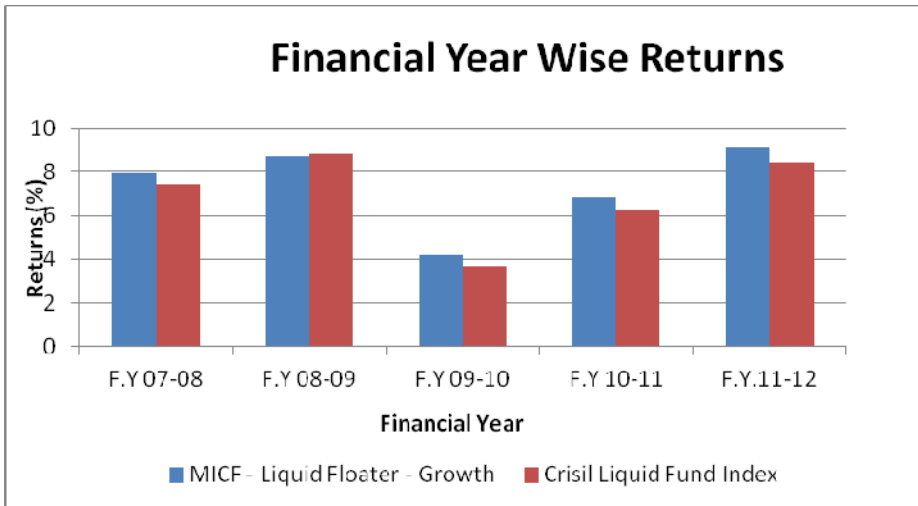
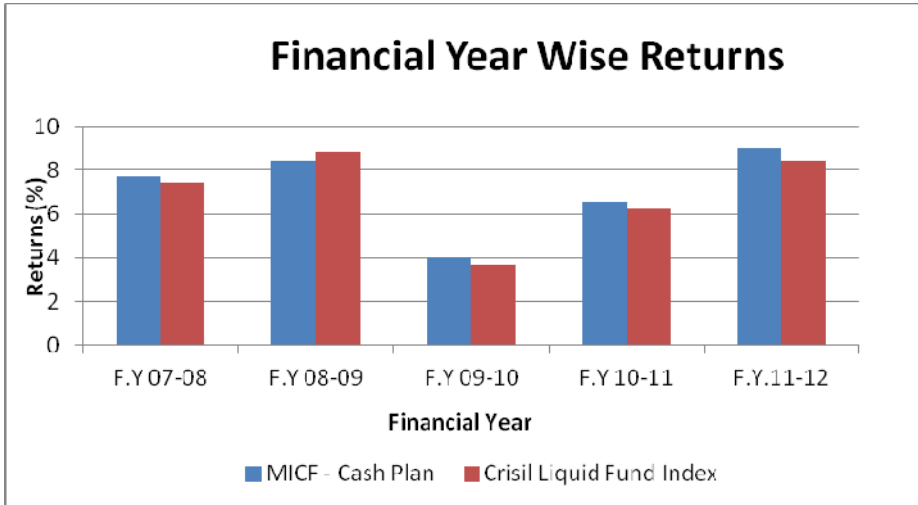
(xiii) SBI Magnum Gilt Fund



((Return as on April 30, 2012))

	SBI Magnum Gilt Fund- Long Term Plan – Growth	I-Sec Li-BEX
1-Year	6.25	6.68
3-Year	2.71	4.06
5-Year	4.00	8.19
Since Inception	6.81	NA

	SBI Magnum Gilt Fund - Short Term Plan - Growth	I-Sec Si-Bex Index
1-Year	9.13	8.46
3-Year	5.46	5.62
5-Year	7.38	7.94
Since Inception	6.93	NA



(Return as on April 30, 2012)

	SBI Magnum InstaCash Cash Plan	Crisil Liquid Fund Index
1-Year	9.25	8.62
3-Year	6.67	6.08
5-Year	7.17	6.85
Since Inception	6.96	NA

viii. 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:

Instruments	Indicative yield range
Overnight rates	8.00% -8.50%
90 day Commercial Paper	10.00%-10.30%
91-day T-bill	8.40%- 8.60%
1 year G-Sec.	8.15%- 8.45%
5 year G – Sec	8.25% – 8.40 %
10 year G-Sec.	8.50%-8.70%
1 year AAA Bond	9.70%-10.00 %
5 year AAA Bond	9.40%– 9.70 %

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.

ix. INVESTMENTS OF AMC IN THE SCHEME

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

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

x. INVESTMENTS IN OTHER SCHEMES

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

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

xi. Underwriting

SBI Magnum Taxgain Scheme, SBI Magnum Sector Fund Umbrella, SBI Magnum InstaCash Fund and SBI Magnum Income Fund

The Scheme may take up underwriting of the securities of other issuers subject to the relevant SEBI Regulations and as may be permitted by the Board of Directors of the AMC. Regulation 46 states that:

"Mutual Funds may enter into underwriting agreement after obtaining a certificate of registration in terms of the SEBI (Underwriters) Rules and SEBI (Underwriters) Regulations, 1993 authorizing it to carry on activities as underwriters.

- 1) For the purpose of these regulations, the underwriting obligation will be deemed as if the investments are made in such securities.

- 2) The capital adequacy norms for the purpose of underwriting shall be the net assets of the scheme. Provided that the underwriting obligation of a Mutual Fund shall not at any time exceed the total net asset value of the scheme"

SBI Magnum Index Fund, SBI Magnum Children's Benefit Plan, SBI Magnum Income Plus Fund, SBI Magnum Monthly Income Plan and SBI Magnum Gilt Fund

The scheme will not take up underwriting of the securities of other issuers.

xii. STOCK LENDING

SBI Magnum Taxgain Scheme, SBI Magnum Sector Fund Umbrella, SBI Magnum Children's Benefit Plan and SBI Magnum Income Plus Fund

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

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

SBI Magnum Index Fund and SBI Magnum Monthly Income Plan

The Fund may in future carry out stock-lending activity under any of its schemes, in order to augment its income. Stock lending may involve risk of default on part of the borrower. However, this risk will be substantially reduced as the Fund has opted for the "Principal Lender Scheme of Stock Lending", where entire risk of borrower's default rests with approved intermediary and not with the Fund. Any stock-lending done by the scheme shall be in accordance with any Regulations or guidelines regarding the same. The Policy followed for stock lending has been approved by the Board of Directors of the AMC and the Board of Trustees.

xii. Procedures followed for Investment decisions

The process of approval of transactions is done by the investment team comprising of Chief Investment Officer (CIO), Vice President (Investment Risk & Process Control) and all Fund Managers. The committee also invites the Compliance Officer and Head of Research in its meetings. The investment committee holds periodic meetings for a detailed review of investment strategy, portfolio holdings, review of research and dealing activities, analysis of scheme performances and also to ensure adherence to all internal guidelines and processes. The Investment Committee monitors and supervises the investment decisions made by the Investment team and also monitors the risk parameters in each scheme to ensure that the investment limits are properly observed. The risk origination for the investments is done based on the guidelines issued by SEBI and Board of Trustees. Concurrent auditors periodically check the limits and their reports are placed before the Audit Committee, which is comprised of the independent Directors and Trustees. The monitoring of decisions is taken through quarterly secondary and primary market report to the Directors. All the deals, both primary and secondary market are reported periodically to the investment committee and the Board of Trustees.

xiii. Insurance Cover (Only for Children Benefit Plan Magnum holders / Unit holders)

All resident Magnums holders / Unit holders or either parent of Magnums holders / Unit holders under this scheme will be covered by a Group Personal Accident Insurance Policy of National Insurance Company Limited for death by accident or permanent total disability sustained due to accident. The insurance cover will commence from the date of allotment of units and will be available till the Magnum holder attains the age of 18 years or till such time the units are redeemed in accordance with this Scheme Information Document, whichever is earlier. All non-resident Magnums holders / Unit holders are not covered under this insurance cover. The capital sum insured under the Group Personal Accident Insurance cover will be equivalent to 10 times the amount invested by the Magnum holder, subject to a maximum amount of Rs. 3 lakhs per Magnum holder. In addition to this, on the accidental death of either parent the Magnum holder will stand to receive an additional 10% of the claim amount towards educational expenses. The alternate child will also be entitled to be covered under the insurance cover in the event of the death of the Magnum holder. The insurance premium in respect of the insurance cover will be borne by the AMC.

If the Magnum holder/either parent covered under the policy sustains any bodily injury resulting solely and directly from an accident caused by outward violent and visible means and shall within 12 calendar months of its occurrence be the sole and direct cause of the death of the Magnum holder/either parent, the parent/legal guardian may file the claim for insurance with the designated branch of The National Insurance Company Limited supported by relevant documents as proof in claim of the accident. The insurance company will make the payment to the Magnum holder or parent. The AMC has the discretion to modify the above insurance cover or change the insurance company on a prospective basis. The insurance cover is subject to renewal on an annual basis on conditions laid by the Insurance Company.

The insurance company will not be liable for payment of compensation in respect of death resulting from reasons including but not limited to intentional or attempted suicide, influence of liquor or drugs or whilst engaging in aviation or ballooning, war invasion of foreign enemy, civil war, venereal disease or insanity or committing any breach of law with criminal intent, exposure to radioactive

emission or pregnancy. The details of the conditions of the insurance cover and the exemptions will be provided alongwith the statement of account.

The claims may be preferred at: National Insurance Company Limited, Division I, Sterling Cinema Building, Fort, Mumbai – 400 001.

The Group Personal Accident Insurance Policy no. for the insurance cover under this scheme is to 260100/2001/8200300. The following documents are required for processing claims - Xerox copies of the statement of account, Death certificate, postmortem certificate, FIR, Inquest or Coroner's report and the completed claim form.

iv. Nomination of an alternate Child

In the event of death of the Magnum Holder before attaining majority and in the event that an alternate child has been named, the alternate child shall stand transposed in respect of the Magnums held by the deceased Magnum Holder. Such alternate child will hold the Magnums in trust for and on behalf of the estate of the original Magnum Holder and his/her successor/ legal heirs. The alternate child will continue in the scheme until he/she completes the age of 18 years and all the conditions of the Scheme including those relating to withdrawals will apply and be reckoned, with reference to the age of the alternate child.

In the event of the death of the beneficiary child, and where no alternate child has been specified by the applicant, as provided herein, the amount due will be paid to the parent/legal guardian of the beneficiary child, under the personal laws as may be applicable and such persons will be the only persons who will be recognized as having any title, rights or interest in the Magnums. For this purpose, the necessary legal formalities will have to be complied with.

When both the beneficiary child and the alternate child die simultaneously only the parent/legal guardian of the beneficiary child will have the right to claim the amount due. The parent/ legal guardian of the alternate child will not have any claims in this regard.

xv. Group Life Insurance Policy (Only for SBI Magnum Income Plus Fund Magnum holders / Unit holders)

All Magnum holders / Unit holders under this scheme between the age of 18 years and 54 years will be covered by a Group Life Insurance Policy offered by SBI Life Insurance Company Limited. The Magnum holders / Unit holders will have to sign a self-declaration, as stipulated by the Insurance Company and also furnish proof of age (certified copies of birth certificate, passport or school leaving certificate) while submitting the application. The insurance cover will commence from the date of allotment of units and will be available till the Magnum holders / Unit holders attains the age of 55 years or till such time the units are redeemed in accordance with this Scheme Information Document, whichever is earlier. Magnum holders / Unit holders who do not fall within the age group of 18 years to 54 years would not be eligible for the Life Insurance Cover. All resident and non-resident Indian Magnum holders / Unit holders within the age group specified above will be covered under this insurance cover. The sum assured under the Group Insurance cover will be equivalent to the amount of investment subject to a maximum insurance of Rs. 2 lakhs per Magnum holders / Unit holders.

The following example explains the amount of insurance cover an investor will be covered for in the case of unfortunate death during the tenure of the investment

Date of Investment	Amount Deposited	NAV	Number of units
25-10-2004	25000	10	2500
30-12-2004	30000	15	2000
25-03-2005	80000	20	4000
	135000		8500

The investor will be covered for a maximum sum assured of Rs. 135000 as on 25-10-2004. However if the investor decides to repurchase partially an amount of Rs. 75000 on 15-05-2005 at a NAV of Rs. 25, then the amount of insurance cover in this case would be computed as follows :

Amount repurchased - Rs. 75000

NAV on date of repurchase - Rs. 25

Number of units redeemed - 3000 (75000/25)

The balance amount for insurance cover would be computed based on the acquisition NAV [based on First In First Out (FIFO) method] of units. In this example the balance insurance cover will be

$$135000 - [(2500 \times 10) + (500 \times 15)] = \text{Rs. } 102500$$

(The dates and the NAV indicated in the example above are for the purpose of understanding only and the scheme does not assure that as on these days, the NAV will be the values indicated in the example)

The Magnum holder / Unit holder can appoint a nominee to receive the claim amount in the event of the unfortunate death of the Magnum holder / Unit holder. Only Resident Indian individuals can be nominated. The nominee for the purpose of the insurance cover will be the same person as the nominee for the scheme. The insurance premium in respect of the insurance cover will be borne by the AMC.

In the event if the unfortunate death of the Magnum holder / Unit holder covered under the scheme during the tenure of investment in the scheme, the nominee may lodge the claim for insurance supported by relevant documents as proof in claim of the death with the Registrars for the scheme. The AMC through the Registrars of the scheme will forward the claim alongwith the documents to SBI Life for payment. The Claim proceeds will be settled with the Mutual Fund, which would then pay the claim amount to the nominee. The AMC has the discretion to modify the above insurance cover or change the insurance company on a prospective basis.

The insurance company will not be liable for payment of compensation in respect of death resulting from reasons including but not limited to suicide within first year of the investment, self inflicted injury, influence of liquor or drugs, whilst engaging in aviation or ballooning, venereal disease or AIDS or committing any breach of law of taking part in a criminal act, death of the insured due to or arising out of or directly connected or traceable to war and hazardous sports and pastimes.

The following documents are required for processing claims - Statement of account, Original Death certificate issued by Government Authority, Attending Doctor's certificate, certified copy of Age proof of the deceased (birth certificate, passport or school leaving certificate)

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>	SBI Magnum TaxGain Scheme 1993	SBI Magnum Taxgain Scheme - 1993 commenced its operations from 1st April, 1993. This scheme was launched as a close-ended scheme redeeming on 31st March, 2003. The scheme was converted into an open-ended Scheme with effect from 12th November, 1999. The Scheme re-opened for continuous repurchase and sales from November 11, 1999.																				
	SBI Magnum Sector Funds Umbrella (FMCG, IT, Pharma and Contra)	Opened on 4 th June, 1999 & Closed on July 03, 1999																				
	SBI Magnum Sector Fund Umbrella – Emerging Business Fund	Opened on 23 rd August 2004 & closed on September 17, 2004																				
	SBI Magnum Index Fund	Opened on December 18, 2001 & closed on December 31, 2001																				
	SBI Magnum Children's Benefit Plan	Opened on 28 th December 2001 & closed on January 25, 2002																				
	SBI Magnum Income Plus Fund	Opened on 1 st October 2003 & closed on October 22, 2003																				
	SBI Magnum Monthly Income Plan	Opened on 22 nd February 2001 & closed on March 23, 2001																				
	SBI Magnum InstaCash Fund	Opened on May 13 th May 1999 to May 19, 1999																				
	SBI Magnum Income Fund – 1998 (erstwhile SBI Magnum Liquid Bond Income Fund)	Opened on 6 th October 1998 and closed on November 05, 1998																				
	SBI Magnum Gilt Fund	Opened on 11 th December, 2000 & closed on December 18, 2000																				
<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>	Rs. 10/- per unit																					
<p>Minimum Amount for Application</p>	<table border="1"> <thead> <tr> <th>Scheme Name</th> <th>Application amount</th> </tr> </thead> <tbody> <tr> <td>SBI Magnum Sector Fund Umbrella</td> <td>Minimum of Rs. 2000/- and in multiples of Rs. 500/- thereafter</td> </tr> <tr> <td>SBI Magnum Children's Benefit Plan</td> <td>Minimum of Rs.1500/- and in multiples of Rs.100/- thereafter</td> </tr> <tr> <td>SBI Magnum Income Fund</td> <td>Minimum of Rs.2000/- and in multiples of Rs. 500/- thereafter For Floating Rate – Long Term Plan (Institutional) – Rs. 50 Lakhs and Rs. 10 Lakhs thereafter</td> </tr> <tr> <td>SBI Magnum Taxgain Scheme</td> <td>Rs. 500/- and in multiples of Rs. 500/-</td> </tr> <tr> <td>SBI Magnum Income Plus Fund</td> <td>Rs. 25000/- and in multiples of Rs. 5000/-</td> </tr> <tr> <td>SBI Magnum Gilt Fund</td> <td>For Growth Option Rs. 25000/- and in multiples of Rs. 5000/- thereafter, For Dividend option Rs. 100000/- and in multiples of Rs. 500/- thereafter</td> </tr> <tr> <td>SBI Magnum Index Fund</td> <td>Rs. 5000/- and in multiples of Rs. 1000/- thereafter</td> </tr> <tr> <td>SBI Magnum Monthly Income Plan</td> <td>Rs. 10000/- and in multiples of 500/- thereafter</td> </tr> <tr> <td>SBI Magnum InstaCash Fund</td> <td>Rs. 10000/- and in multiplies of Rs. 500 thereafter</td> </tr> </tbody> </table>	Scheme Name	Application amount	SBI Magnum Sector Fund Umbrella	Minimum of Rs. 2000/- and in multiples of Rs. 500/- thereafter	SBI Magnum Children's Benefit Plan	Minimum of Rs.1500/- and in multiples of Rs.100/- thereafter	SBI Magnum Income Fund	Minimum of Rs.2000/- and in multiples of Rs. 500/- thereafter For Floating Rate – Long Term Plan (Institutional) – Rs. 50 Lakhs and Rs. 10 Lakhs thereafter	SBI Magnum Taxgain Scheme	Rs. 500/- and in multiples of Rs. 500/-	SBI Magnum Income Plus Fund	Rs. 25000/- and in multiples of Rs. 5000/-	SBI Magnum Gilt Fund	For Growth Option Rs. 25000/- and in multiples of Rs. 5000/- thereafter, For Dividend option Rs. 100000/- and in multiples of Rs. 500/- thereafter	SBI Magnum Index Fund	Rs. 5000/- and in multiples of Rs. 1000/- thereafter	SBI Magnum Monthly Income Plan	Rs. 10000/- and in multiples of 500/- thereafter	SBI Magnum InstaCash Fund	Rs. 10000/- and in multiplies of Rs. 500 thereafter	
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SBI Magnum InstaCash Fund	Rs. 10000/- and in multiplies of Rs. 500 thereafter																					
<p>Minimum Target amount</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</p>	Not Applicable																					

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Maximum Amount to be raised	No upper limit.																																																																																																																	
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	IT	Dividend	-																																																																																																															
SBI Magnum Children's Benefit Plan	Growth	-	-																																																																																																															
SBI Magnum Income Fund	Growth	-	-																																																																																																															
	Bonus	-	-																																																																																																															
	Dividend	-	-																																																																																																															
	Floating Rate Plan – Savings Plus Bond Plan	Growth	-																																																																																																															
	Floating Rate Plan – Savings Plus Bond Plan	Dividend	-																																																																																																															
	Floating Rate Plan – Savings Plus Bond Plan	Daily Dividend	-																																																																																																															
	Floating Rate Plan – Savings Plus Bond Plan	Weekly Dividend	-																																																																																																															
	Floating Rate Plan – Long Term Plan	Regular	Growth																																																																																																															
	Floating Rate Plan – Long Term Plan	Regular	Dividend																																																																																																															
	Floating Rate Plan – Long Term Plan	Institutional	Growth																																																																																																															
	Floating Rate Plan – Long Term Plan	Institutional	Dividend																																																																																																															
SBI Magnum Taxgain Scheme	Growth	-	-																																																																																																															
	Dividend	-	-																																																																																																															
SBI Magnum Income Plus Fund	Investment	Dividend	-																																																																																																															
	Investment	Growth	-																																																																																																															
	Savings	Dividend	-																																																																																																															
	Savings	Growth	-																																																																																																															
SBI Magnum Gilt Fund	Short Term Plan	Dividend	-																																																																																																															
	Short Tem Plan	Growth	-																																																																																																															
	Long Term Plan	Dividend	-																																																																																																															
	Long Term Plan	Growth	-																																																																																																															
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	Long Term Plan – PF Option	Fixed Period – 1 Year	Dividend																																																																																																															
	Long Term Plan	Fixed Period –	Growth																																																																																																															

	- PF Option	1 Year	
	Long Term Plan - PF Option	Fixed Period – 2 Year	Dividend
	Long Term Plan - PF Option	Fixed Period – 2 Year	Growth
	Long Term Plan - PF Option	Fixed Period – 3 Year	Dividend
	Long Term Plan - PF Option	Fixed Period – 3Year	Growth
SBI Magnum Index Fund	SBI Magnum Index Fund	Dividend	-
	SBI Magnum Index Fund	Growth	-
SBI Magnum Monthly Income Plan (MMIP)	Growth	-	-
	Dividend	Monthly	-
	Dividend	Quarterly	-
	Dividend	Annually	-
SBI Magnum Monthly Income Plan – Floater	Growth	-	-
	Dividend	Monthly	-
	Dividend	Quarterly	-
	Dividend	Annually	-
SBI Magnum InstaCash Fund	Plan A – Dividend Plan	-	-
	Plan B – Cash Plan	-	-
	Plan C – Liquid Floater Plan	Dividend	-
	Plan C – Liquid Floater Plan	Daily Dividend	
	Plan C – Liquid Floater Plan	Growth	

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>MSFU-PHARMA & MSFU-CONTRA & MFSU – EMERGING BUSINESS FUND</p> <ul style="list-style-type: none"> Under the Growth Option, no dividends will be distributed. The returns to investors will be through capital gains at the time they choose to repurchase any or all of their holdings. Investors may refer to the section “Redemption and Repurchase” for further information. Under the dividend option, the plan may consider issuing dividends, subject to availability of distributable surplus and at the discretion of the Fund Manager. The Dividend option under the scheme will have the facility for payout / reinvestment of dividends. Reinvestment of the dividend would be at the next business day's NAV of the Dividend option. <p>SBI Magnum Income Fund</p> <ul style="list-style-type: none"> Under the Growth Plan, no dividends will be distributed. The returns to investors will be through capital gains at the time they choose to repurchase any or all of their holdings. Investors may refer to section “Redemption and Repurchase” for further information. Under the Dividend Plan, the returns will be distributed through declaration of dividends on a semi annual basis at the discretion of the Fund Manager. The rate of dividend will be decided by the Fund Manager with the approval of the Board of Trustees. Although the Scheme will strive to declare a regular dividend, the declaration of dividends and the percentage to be distributed will depend upon the NAV at that time, and no returns are assured. The Dividend option in Floating Rate Plan – Savings Plus Bond Plan will endeavour to declare dividends on a Daily, Weekly & monthly basis while the dividend option under the Floating Rate Plan – Long Term (Regular and Institutional) Plan will declare dividends on a quarterly basis. <p>The Weekly Dividend option in Floating Rate Plan – Savings Plus Bond Plan will declare Dividend for investors having minimum investment of atleast Rs. 1</p>
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Crore. Dividend declared under the Daily dividend sub - option will be compulsorily reinvested.

SBI Magnum Income Plus Fund

- Under the Growth Option of Savings and Investment Plans, no dividends will be distributed. The returns to investors will be through capital gains at the time they choose to repurchase any or all of their holdings. Investors may refer to the section "Redemption and Repurchase" for further information.
- Under the Dividend Option in Savings and Investment Plans, the returns will be distributed through declaration of dividends every quarter at the discretion of the Fund Manager. The rate of dividend will be decided by the Fund Manager with the approval of the Managing Director. Although the scheme will strive to declare a regular dividend, the declaration of dividends and the percentage to be distributed will depend upon the NAV at that time and no returns are assured.

SBI Magnum Gilt Fund

- Under the Growth Plan, no dividends will be distributed. The returns to investors will be through capital gains at the time they choose to repurchase any or all of their holdings. Investors may refer to the section "Redemption and Repurchase" for further information.
- Under the Long-term Dividend Plans, the returns will be distributed through declaration of dividends every quarter at the discretion of the Fund Manager. The rate of dividend will be decided by the Fund Manager with the approval of the Board of Trustees. Although the scheme will strive to declare a regular dividend, the declaration of dividends and the percentage to be distributed will depend upon the NAV at that time and no returns are assured.
- Under the Short-term Dividend Plan, the returns will be distributed through declaration of dividends every month at the discretion of the Fund Manager. The rate of dividend will be decided by the Fund Manager with the approval of the Board of Trustees. Although the scheme will strive to declare a regular dividend, the declaration of dividends and the percentage to be distributed will depend upon the NAV at the time and no returns are assured.

SBI Magnum Monthly Income Plan

(Monthly Income is not assured and is subject to the availability of distributable surplus)

- **Dividend Plan:** Under the Dividend Plan, the returns will be distributed through declaration of dividends on the basis of the option chosen by the investor. The rate of dividend to be declared and distributed will be decided by the Fund Manager with the approval of the Managing Director. Although the scheme will strive to declare a regular dividend, the declaration of dividends and the percentage to be distributed will depend upon the NAV at that time and the returns are not assured. Under the monthly dividend option, dividend will be declared as on the last Friday of each month. For the quarterly dividend option, dividend will be declared as on the last Friday of the each quarter. For the annual dividend option, dividend will be declared on the last Friday of the each financial year. There is no assurance or guarantee to Magnumholders as to the rate of the dividend distribution or that the dividend will be paid regularly.
- **Growth Plan:** Under the Growth Plan, no dividend is proposed to be distributed. The returns to investors will be through capital gains at the time they choose to repurchase any or all of their holdings. Investors may refer to section "Redemption and Repurchase" for further information. Refer to the section "Tax Treatment of Investments in Mutual Funds" for further information. Please note that past performance does not necessarily indicate the future performance.

SBI Magnum Index Fund

- Under the Growth Plan, no dividends will be distributed. The returns to investors will be through capital gains at the time they choose to repurchase any or all of their holdings. Investors may refer to the section "Redemption and Repurchase" for further information.

	<ul style="list-style-type: none"> Under the dividend option, the plan may consider issuing dividends, subject to availability of distributable surplus and at the discretion of the Fund Manager. The dividend option under the scheme will have the facility for payout / reinvestment of dividends. Reinvestment of the dividend would be at the next business day's NAV of the dividend option. <p>SBI Magnum InstaCash Fund</p> <ul style="list-style-type: none"> Dividend Plan will make payment of daily and weekly dividends, subject to availability of distributable surplus. Dividends declared will be automatically reinvested on the next day's NAV. The periodicity of payment of dividend may be changed by the Mutual Fund. Dividend will be declared as on Friday of every week and will be compulsorily reinvested at the NAV as on Saturday. Cash Plan is intended for investors who do not want to be paid periodic dividend. The Cash Plan provides relatively higher liquidity and the returns will depend on the shortterm interest rates. This Plan will invest in debentures and bonds maturing not later than 3 years, in Govt. securities, in money-market instruments and in call money. The frequency of dividend declaration for dividend option of Liquid Floater Plan would be on a weekly basis. Payout of dividend would be effected only for investments above Rs. 1 crore while dividends for investment amounts less than Rs. 1 crore would be reinvested compulsorily. Magnum InstaCash Fund–Liquid Floater Plan has daily and weekly dividend options. Declaration of dividend is not assured and would be endeavored to declare dividend on daily basis subject to availability of distributable surplus. Dividend declared under this option will be compulsorily reinvested. <p>The Mutual Fund reserves the right to suitably alter the frequency of the dividend payments under the Plan depending on the performance and any change in the tax laws.</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> <p>As and when the dividend is declared by a Scheme(s) (except SBI Magnum Taxgain Scheme) 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>
Allotment	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 5 working days from the date of receipt of request as stipulated under SEBI Regulation 36.
Refund	This is not a new fund offer.
<p>Who can invest</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>A. For all schemes other than SBI Magnum Income Plus Fund Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> Indian resident adult individuals, either singly or jointly (not exceeding three); Minor through parent / lawful guardian; (please see the note below) Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds; Partnership Firms constituted under the Partnership Act, 1932; A Hindu Undivided Family (HUF) through its Karta; Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis; Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation

basis;

- Army, Air Force, Navy and other para-military funds and eligible institutions;
- Scientific and Industrial Research Organisations;
- Provident / Pension / Gratuity and such other Funds as and when permitted to invest;
- International Multilateral Agencies approved by the Government of India / RBI; and
- The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).
- A Mutual Fund through its schemes, including Fund of Funds schemes.

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

Notes :

1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.
2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases.
3. Non-Resident Indians residing in the United States of America and Canada.

Applications not complying with the above are liable to be rejected.

4. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected.

B. In case of SBI Magnum Income Plus Fund, only the following categories of investors are eligible to invest:

- Resident Indian Individuals
- Non-Resident Indians (NRIs) can invest on fully repatriable basis, NRIs can also apply on a non-repatriable basis from their NRO Account.

C. In case of Magnum Children's Benefit Plan the following categories proposing to gift to a child of less than 15 years of age are eligible to invest in the Scheme (subject to, wherever relevant, purchase of Magnums of mutual funds being permitted under relevant statutory regulations and their respective constitutions) are eligible to invest in the scheme :

- Adult Resident individuals.
- Companies, Bodies Corporate, Public Sector Undertakings, Partnership Firms, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860.
- Charitable / other trusts, wakfs and societies registered under the applicable laws and authorised to invest in mutual funds. Applications by the above should be accompanied by their Trust Deed, certified copy of the Board Resolution authorizing the investment, and list of authorised signatories with specimen signatures.
- Non-Resident Indians (NRIs) can invest on fully repatriable basis only in cases where the Donee child is also an NRI. The age of the beneficiary

	<p>child, i.e. the Magnum Holder / Unit Holder, must be less than 15 years on the date of the investment by the Investor. Subsequent purchases of Magnums / Units may be made until the beneficiary child completes 15 years of age. No proof of age is required. Declaration by the Investor and the date of birth mentioned in the application form is sufficient. However, the Trustees and / or the AMC may, if considered necessary, in their sole discretion ask for proof of the same.</p> <p>Who cannot invest</p> <p>It should be noted that the following entities cannot invest in the scheme(s) :</p> <ol style="list-style-type: none"> 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). 3. Non-Resident Indians residing in the United States of America and Canada. <p>SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> <p>Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application.</p> <p>Defective applications liable for rejection</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>
Where can you submit the filled up applications.	Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID.

How to Apply	<p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action.</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 also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI.</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 Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stockinvests or cash will be accepted. The application amount in cheque or Demand Draft shall be payable as under:</p> <table border="1" data-bbox="669 667 1406 1575"> <thead> <tr> <th data-bbox="669 667 1036 695">Scheme Name</th> <th data-bbox="1036 667 1406 695">Payable to</th> </tr> </thead> <tbody> <tr> <td data-bbox="669 695 1036 814">SBI Magnum Sector Umbrella Fund</td> <td data-bbox="1036 695 1406 814">SBIMF- MSFU IT Fund OR SBIMF – MSFU Contra Fund OR SBIMF – MSFU Pharma Fund OR SBIMF –MSFU - FMCG Fund OR SBIMF - MSFU - Emerging Businesses Fund</td> </tr> <tr> <td data-bbox="669 814 1036 863">SBI Magnum Children’s Benefit Plan</td> <td data-bbox="1036 814 1406 863">SBIMF – SBI Magnum Children’s Benefit Plan</td> </tr> <tr> <td data-bbox="669 863 1036 989">SBI Magnum Income Fund -1998</td> <td data-bbox="1036 863 1406 989">SBIMF- SBI Magnum Income Fund – Dividend OR SBIMF- SBI Magnum Income Fund – Growth OR SBIMF - SBI Magnum Income Fund - Bonus OR SBIMF - MIF FRP - ST Plan / LT Plan</td> </tr> <tr> <td data-bbox="669 989 1036 1016">SBI Magnum Taxgain Scheme</td> <td data-bbox="1036 989 1406 1016">SBIMF – SBI Magnum Taxgain Scheme</td> </tr> <tr> <td data-bbox="669 1016 1036 1108">SBI Magnum Income Plus Fund</td> <td data-bbox="1036 1016 1406 1108">SBIMF – Income Plus Fund –Savings Plan OR SBIMF – SBI Magnum Monthly Income Plus Fund – Investment Plan</td> </tr> <tr> <td data-bbox="669 1108 1036 1184">SBI Magnum Gilt Fund</td> <td data-bbox="1036 1108 1406 1184">SBIMF-SBI Magnum Gilt Fund-LTP-DP/ LTP GR OR SBIMF SBI Magnum Gilt Fund- STP-DP / STP-GR</td> </tr> <tr> <td data-bbox="669 1184 1036 1232">SBI Magnum Index Fund</td> <td data-bbox="1036 1184 1406 1232">SBIMF - SBI Magnum Index Fund – Nifty</td> </tr> <tr> <td data-bbox="669 1232 1036 1402">SBI Magnum Monthly Income Plan</td> <td data-bbox="1036 1232 1406 1402">SBIMF - SBI Magnum Monthly Income Plan - DP (Monthly) OR SBIMF – SBI Magnum Monthly Income Plan - DP (Quarterly) OR SBIMF - SBI Magnum Monthly Income Plan - DP (Annual) OR SBIMF – SBI Magnum Monthly Income Plan – Growth</td> </tr> <tr> <td data-bbox="669 1402 1036 1451">SBI Magnum Monthly Income Plan – Floater</td> <td data-bbox="1036 1402 1406 1451">SBIMF – MMIP – Floater</td> </tr> <tr> <td data-bbox="669 1451 1036 1575">SBI Magnum InstaCash Fund</td> <td data-bbox="1036 1451 1406 1575">SBIMF – SBI Magnum InstaCash Fund - Dividend Plan OR SBIMF – SBI Magnum InstaCash Fund - Cash Plan OR SBIMF -SBI Magnum InstaCash Fund - Liquid Floater</td> </tr> </tbody> </table>	Scheme Name	Payable to	SBI Magnum Sector Umbrella Fund	SBIMF- MSFU IT Fund OR SBIMF – MSFU Contra Fund OR SBIMF – MSFU Pharma Fund OR SBIMF –MSFU - FMCG Fund OR SBIMF - MSFU - Emerging Businesses Fund	SBI Magnum Children’s Benefit Plan	SBIMF – SBI Magnum Children’s Benefit Plan	SBI Magnum Income Fund -1998	SBIMF- SBI Magnum Income Fund – Dividend OR SBIMF- SBI Magnum Income Fund – Growth OR SBIMF - SBI Magnum Income Fund - Bonus OR SBIMF - MIF FRP - ST Plan / LT Plan	SBI Magnum Taxgain Scheme	SBIMF – SBI Magnum Taxgain Scheme	SBI Magnum Income Plus Fund	SBIMF – Income Plus Fund –Savings Plan OR SBIMF – SBI Magnum Monthly Income Plus Fund – Investment Plan	SBI Magnum Gilt Fund	SBIMF-SBI Magnum Gilt Fund-LTP-DP/ LTP GR OR SBIMF SBI Magnum Gilt Fund- STP-DP / STP-GR	SBI Magnum Index Fund	SBIMF - SBI Magnum Index Fund – Nifty	SBI Magnum Monthly Income Plan	SBIMF - SBI Magnum Monthly Income Plan - DP (Monthly) OR SBIMF – SBI Magnum Monthly Income Plan - DP (Quarterly) OR SBIMF - SBI Magnum Monthly Income Plan - DP (Annual) OR SBIMF – SBI Magnum Monthly Income Plan – Growth	SBI Magnum Monthly Income Plan – Floater	SBIMF – MMIP – Floater	SBI Magnum InstaCash Fund	SBIMF – SBI Magnum InstaCash Fund - Dividend Plan OR SBIMF – SBI Magnum InstaCash Fund - Cash Plan OR SBIMF -SBI Magnum InstaCash Fund - Liquid Floater
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Listing	Units of the Schemes are not listed in any Stock Exchange																						
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable																						
Special Products / facilities available during the NFO	Not Available																						
Restrictions, if any, on the right to freely retain or dispose of units being offered.	Not Applicable																						
Default plans	For SBI Magnum Instacash Fund default plan will be Cash Plan. For SBI Premier Liquid Plan default plan will be Institutional plan. For SBI Magnum Income Fund default plan will be Growth plan. In case Floating																						

	<p>rate plan is chosen default sub plan will be Long Term sub plan. In case Long Term sub plan is chosen default option will be Regular option.</p> <p>In case of SBI Magnum Gilt Fund default plan will be Long Term plan. In case Long term plan is chosen then default sub plan will be normal/regular (not PF). In case PF sub plan is chosen then default option will be Regular option.</p> <p>In case Fixed option is chosen then sub-option of 3 year will be default.</p> <p>For SBI Magnum Income Plus Fund default plan will be Investment plan.</p> <p>For all Liquid schemes default among Growth & Dividend option will be Dividend option. For Dividend mode between payout and reinvestment, default will be reinvestment. For dividend frequency default option will be the lowest period option specific for the fund.</p> <p>For all Debt schemes default among Growth, Dividend and Bonus option will be Growth option. For Dividend mode between payout and reinvestment, default will be reinvestment. For dividend frequency default option will be the highest period option specific for the fund.</p>
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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>	<table border="1" data-bbox="846 226 1403 688"> <tr> <td>SBI Magnum TaxGain Scheme 1993</td> <td>November 11, 1999.</td> </tr> <tr> <td>SBI Magnum Sector Funds Umbrella (FMCG, IT, Pharma and Contra)</td> <td>2nd August 1999</td> </tr> <tr> <td>SBI Magnum Sector Fund Umbrella – Emerging Business Fund</td> <td>11th October 2004</td> </tr> <tr> <td>SBI Magnum Index Fund</td> <td>January 14, 2002</td> </tr> <tr> <td>SBI Magnum Children's Benefit Plan</td> <td>February 20, 2002</td> </tr> <tr> <td>SBI Magnum Income Plus Fund</td> <td>November 10, 2003</td> </tr> <tr> <td>SBI Magnum Monthly Income Plan</td> <td>April 23, 2001</td> </tr> <tr> <td>SBI Magnum InstaCash Fund</td> <td>May 24, 1999</td> </tr> <tr> <td>SBI Magnum Income Fund – 1998 (erstwhile SBI Magnum Liquid Bond Income Fund)</td> <td>December 01, 1998</td> </tr> <tr> <td>SBI Magnum Gilt Fund</td> <td>January 01, 2001</td> </tr> </table> <p>However, the Fund may temporarily suspend acceptance of fresh application at any time.</p>	SBI Magnum TaxGain Scheme 1993	November 11, 1999.	SBI Magnum Sector Funds Umbrella (FMCG, IT, Pharma and Contra)	2 nd August 1999	SBI Magnum Sector Fund Umbrella – Emerging Business Fund	11 th October 2004	SBI Magnum Index Fund	January 14, 2002	SBI Magnum Children's Benefit Plan	February 20, 2002	SBI Magnum Income Plus Fund	November 10, 2003	SBI Magnum Monthly Income Plan	April 23, 2001	SBI Magnum InstaCash Fund	May 24, 1999	SBI Magnum Income Fund – 1998 (erstwhile SBI Magnum Liquid Bond Income Fund)	December 01, 1998	SBI Magnum Gilt Fund	January 01, 2001
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SBI Magnum Sector Fund Umbrella – Emerging Business Fund	11 th October 2004																				
SBI Magnum Index Fund	January 14, 2002																				
SBI Magnum Children's Benefit Plan	February 20, 2002																				
SBI Magnum Income Plus Fund	November 10, 2003																				
SBI Magnum Monthly Income Plan	April 23, 2001																				
SBI Magnum InstaCash Fund	May 24, 1999																				
SBI Magnum Income Fund – 1998 (erstwhile SBI Magnum Liquid Bond Income Fund)	December 01, 1998																				
SBI Magnum Gilt Fund	January 01, 2001																				
<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 going basis, the Magnum / Units of the scheme (s) shall be available during continuous offer for purchase / sale at NAV related price i. e. purchase price of the units / Magnum will be based on the 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 Magnums / Units will be extinguished and will not be reissued. The Magnum holder / Unit holder may request the redemption of a specified rupee amount or a specified number of Magnums/Units. The redemption would be permitted to the extent of the credit balance in the Magnum holder's / Unit holder's account. The number of Magnums/Units redeemed will be equal to the amount redeemed divided by the applicable repurchase price. The number of Magnums/Units redeemed will be subtracted from the Magnum holder's / Unit holder's account and a revised account statement will be issued to the Magnum holder / Unit holder. Magnums / Units purchased by cheque cannot be redeemed till the cheque is cleared.</p> <p>For investment in Income / Debt Schemes:</p> <p>In case where more than one application is received for purchase/subscription/switch-in in a debt scheme (irrespective of the plan/option/sub-option) of the Fund for an aggregate investment amount equal to or more than Rs. 1 crore on any business day, then such applications shall be aggregated at Permanent Account Number (PAN) level of the first holder. Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode, location and time of application and payment.</p>																				

	Accordingly, the applicable NAV for such investments shall be the day on which the clear funds are available for utilization before the cut off time. In case the funds are received on separate days and are available for utilization on different business days before the cut off time, the applicable NAV shall be of the Business day/s on which the cleared funds are available for utilization for the respective application amount.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	Cut-off time for subscriptions / redemptions/ switches for all scheme except SBI Magnum InstaCash Fund : 3.00 pm
Where can the applications for purchase/redemption switches be submitted?	For submitting the applications for purchase/ redemption please see the official points of acceptance given on last page.
Minimum amount for purchase/redemption/switches	SBI Magnum Taxgain Scheme - 1993, SBI Magnum Sector Funds Umbrella, SBI Magnum Index Fund, SBI Magnum Monthly Income Plan- The minimum amount of repurchase would be Rs. 500/- SBI Magnum Children's Benefit Plan, SBI Magnum Income Plus Fund, SBI Magnum InstaCash Fund, SBI Magnum Income Fund- 1998 and SBI Magnum Gilt Fund - The minimum amount of repurchase would be Rs. 1,000/- The Mutual Fund reserves the right to alter the minimum subscription amount under the scheme.
Minimum balance to be maintained an consequence of non-maintenance	If as a result of repurchase the balance in the account of an investor falls below the minimum amount, the fund at its sole discretion will reserve the right to compulsorily redeem the account completely at applicable repurchase price, after giving 10 days' notice or requesting the investor to enhance the balance by making fresh investments, as the case may be.
Special Products	(i) Systematic Investment Plan Under SIP, a minimum of Rs. 1000 can be invested every month for six months / Rs.500 every month for a year / Rs. 1500 per quarter for atleast one year and in multiples of Rs. 100/- by indicating in the application form or by issuing advance instructions to the Registrars at any time. For individual 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 Rs. 500 per month (for 12 months) or Rs. 1000 per month (for 6 months). or Rs. 1500 per quarter (for 12 months) This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market. 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 th /10 th /15 th /20 th /25 th /30 th (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. For all payments made by cheques, the date of realization of a cheques will be taken as the date of investment and the amount invested will be deemed to be the amount realized net of bank charges (if

any).

SBI Chota SIP - - SBI Chota SIP facility under the current Systematic Investment Plan facility is available under the Growth Options of SBI Magnum Sector Fund Umbrella – Contra Fund. The Minimum Investment Amount will be Rs. 100 and in multiples of Rs 50/- thereof. The Minimum Redemption Amount will be Rs. 500. Minimum tenure of SIP will be 5 years. - SBI Chota SIP facility would be offered to investors having Auto debit facility/ Direct debit facility with certain banks where SBI Funds Management Private Limited has specific arrangements. All other terms and conditions as applicable to Systematic Investment Plan facility of the Scheme also apply to SBI Chota SIP facility.

SBI Chota SIP – SBI Chota SIP (earlier known as MicroSIP) facility under the current Systematic Investment Plan facility is available under the Growth Options of the Scheme. The Minimum Investment Amount will be Rs. 100 and in multiples of Rs 50/- thereof. The Minimum Redemption Amount will be Rs. 500. Minimum tenure of SIP will be 5 years.

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

Subscription to SIP through ECS

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

List of Direct Debit Banks (All core branches): Axis Bank, Bank Of Baroda, Bank Of India, Citibank, HDFC Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of India (including SBS & SBI Indore), State Bank of Mysore, State Bank of Patiala, State Bank of Travancore, Union Bank Of India.

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

The application form, mandate form along with the cancelled cheque / photocopy of the cheque should be sent to Investor Service Center/Investor Service Desk or designated collection centers of the Registrar.

Existing investors are required to submit only the SIP Auto Debit mandate form indicating the existing folio number and

the investment details as in the SIP Auto debit form along with the first cheque and the Cancelled cheque / Photocopy of the cheque.

- **Fixed-end Period SIP**

Investors can opt for a SIP for a period of 3 years, 5 years, 10 years, and 15 years in addition to the existing end date & perpetual SIP options.

Terms and conditions of Fixed-end period for SIP are as follows:

1. If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual.
2. If the investor does not specify the date of SIP, the default date will be considered as 10th of every month.
3. If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly.
4. If the investor does not specify the plan option, the default option would be considered as Growth option.
5. If investor specifies the end date and also the fixed end period, the end date would be considered.

- **Top-up SIP**

Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP.

Terms and conditions of Top-up SIP are as follows:

1. The Top-up option must be specified by the investors while enrolling for the SIP facility.
2. The minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500.
3. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
4. In case of Monthly SIP, Half-yearly as well as Yearly frequency are available under SIP Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly.
5. In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-up.
6. Top-up SIP will be allowed in all schemes in which SIP facility is being offered.
7. All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.

SIP Top-up facility shall be available for SIP Investments through ECS (Debit Clearing) / Direct debit facility only.

(ii) Systematic Withdrawal Plan

Under SWP, a minimum amount of Rs. 500/- can be withdrawn every month or quarter by indicating in the application form or by issuing advance instructions to the Registrar at any time. Investors may indicate the month and year from which SWP should commence along with the frequency. SWP will be processed on 1st working day of every Month / Quarter and payment would be credited to the registered bank mandate account of the investor through Direct Credit or cheques would be issued. SWP entails redemption of certain number of SBI Magnums that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes.

(iii) Systematic Transfer Plan

Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into

another scheme. Therefore the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investments applicable for each scheme under SIP would be applicable to STP. 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.

The Scheme also provides the daily / weekly STP facility from SBI Magnum Insta Cash Fund (Cash & Dividend Plan) & SBI SBI Magnum Instacash Fund – Liquid Floater Plan. The minimum amount of STP will be Rs. 1000 & in multiple of Re. 1 for daily STP & Rs. 2000 & in multiple of Re. 1 for weekly STP. Minimum number of installments will be 12 for daily STP & 6 for weekly STP. Weekly STP will be done on 1st, 8th, 15th & 22nd of every month. In case any of these days is a non business day then the immediate next business day will be considered. Completed application form for STP should be submitted by investors at least 10 calendar days before the first transaction date.

Flex Systematic Transfer Plan in all the open-ended schemes of SBI Mutual Fund offering Systematic Transfer Plan (STP) facility:

Flex Systematic Transfer Plan is a facility wherein an investor under a designated open-ended Scheme can opt to transfer variable amounts linked to the value of his investments on the date of transfer at pre-determined intervals from designated open-ended scheme (source scheme) to the Growth option of another open-ended scheme (target scheme).

Terms and conditions of Flex STP are as follows:

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

applicability of NAV.

9. In case the amount (as per the formula) to be transferred is not available in the source scheme in the investor's folio, the residual amount will be transferred to the target scheme and Flex STP will be closed.
10. The request for flex STP should be submitted at least 10 calendar days before the first STP date.
11. All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.

Post Dated Cheques

On an ongoing basis, Investors can subscribe to SIP facility by submitting completed application forms along with post dated cheques. Entry into SIP can be on any date. However investor has to select SIP cycle of 5th / 10th/15th /20th/ 25th/30th (For February last business day). A minimum 15 days gap needs to be maintained between SIP entry date and SIP cycle date. Subsequent post dated cheques must be dated 5th / 10th/15th /20th/ 25th/30th (For February last business day) of every month drawn in favour of the scheme as specified in the application form and crossed "Account Payee Only". The application may be mailed to the Registrars directly or submitted at any of the Investor Service Centers. The number of Units allotted to the investor will be equal to the amount invested during the month divided by the Sale Price for that day. An intimation of the allotment will be sent to the investor. The investor may terminate the facility after giving at least three weeks' written notice to the Registrar.

(ii) Systematic Withdrawal Plan

Under SWP, a minimum amount of Rs. 500/- can be withdrawn every month or quarter by indicating in the application form or by issuing advance instructions to the Registrar at any time. Investors may indicate the month and year from which SWP should commence along with the frequency. SWP will be processed on 1st working day of every Month / Quarter and payment would be credited to the registered bank mandate account of the investor through Direct Credit or cheques would be issued. SWP entails redemption of certain number of Magnums that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes.

(iii) Systematic Transfer Plan

Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investments applicable for each scheme under SIP would be applicable to STP. 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.

The Scheme also provides the daily / weekly STP facility from SBI Magnum Insta Cash Fund (Cash & Dividend Plan) & SBI Magnum Instacash Fund – Liquid Floater Plan. The minimum amount of STP will be Rs. 1000 & in multiple of Re. 1 for daily STP & Rs. 2000 & in multiple of Re. 1 for weekly STP. Minimum number of installments will be 12 for daily STP & 6 for weekly STP. Weekly STP will be done on 1st, 8th, 15th & 22nd of every month. In case any of these days is a non

	business day then the immediate next business day will be considered. Completed application form for STP should be submitted by investors at least 10 calendar days before the first transaction date.
Trigger facilities in all the open-ended schemes of SBI Mutual Fund	<p>Trigger is an event on happening of which the funds from one scheme will be automatically redeemed and/or switched to another scheme as specified by the investor. A trigger will activate a transaction/alert when the event selected for, has reached a value equal to or greater than (as the exact trigger value may or may not be achieved) the specified particular value (trigger point).</p> <p>Types of Triggers:</p> <ol style="list-style-type: none"> 1. NAV Appreciation / Depreciation Trigger: Under this facility, Investor can indicate NAV appreciation or depreciation in percentage terms for exit trigger. The minimum % NAV appreciation or depreciation is 5% and in multiples of 1% thereafter. On activation of the trigger the applicable NAV for the transaction will be of the day on which the trigger has been activated. 2. Index Level Appreciation / Depreciation Trigger: Under this facility, investor would indicate the Sensex level as the trigger to redeem/ switch from one scheme to another. The Sensex level to be indicated in multiples of 100 only. In case indicated otherwise, it will be rounded off to nearest 100 points. The investor may choose the Sensex level above or below the current level. 3. Capital Appreciation / Depreciation: Under this facility, investors will be given the option to indicate the capital appreciation / depreciation in monetary terms to activate the trigger. Minimum Capital Appreciation / Depreciation should be Rs. 10,000 & in multiples of Rs. 1000 thereafter. <p>Terms and conditions of Trigger facility are as follows:</p> <ol style="list-style-type: none"> 1. Trigger facility is available only in "Growth" option of the source scheme. 2. Trigger facility is not available in "Daily / Weekly" options of the target scheme. 3. Investor has the option to select the entire amount / appreciation to be processed on the activation of trigger. 4. The Trigger option mandate will be registered on T+10 basis. 5. Minimum investment amount under the "Trigger Facility" is Rs. 25,000/- and in multiples of Rs. 1 thereafter. 6. Combination of trigger facilities is not permitted. The investor may choose only one of the available triggers. 7. The specified trigger will fail, if the investor(s) do not maintain sufficient balance in source scheme(s) on the trigger date. Trigger will also not get executed in case units are under pledge / lien. 8. Trigger facility shall be applicable subject to exit load, if any, in the transferor schemes. 9. Investor cannot modify a Trigger registration once submitted. Investor must cancel the existing Trigger option and enroll for a fresh Trigger option. 10. In case Trigger is not activated within one year of application, the Trigger registration will cease to exist. In such cases, investor(s) would have to register fresh trigger mandates. 11. If any financial transaction (purchase, redemption or switch) processed in the source scheme, the trigger will be cancelled automatically.
Accounts Statements	Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:

	<p>The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before tenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month:</p> <p>Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is issued, on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.</p> <ul style="list-style-type: none"> • Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement. • Account Statements for investors holding demat accounts: Subsequent account statement may be obtained from the depository participants with whom the investor holds the DP account. • The asset management company shall issue units in dematerialized form to a unitholder of the Scheme within two working days of the receipt of request from the unitholder.
Dividend	The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. Investors residing in such places where Electronic Clearing Facility is available will have the option of receiving their dividend directly into their specified bank account through ECS. In such a case, only an advice of such a credit will be mailed to the investors.
Repurchase/ Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.
Delay in payment of redemption / repurchase proceeds	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
Switchover facility	Magnum / Unit holders under the scheme will have the facility of switchover between the two Options in the scheme at NAV. Switchover between this scheme and other schemes of the Mutual Fund would be at NAV related prices. At the time of switchover, the investors will be required to surrender Magnum certificates / Statement of Accounts. 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.
Loan facility	<p>Magnum / Unit holders can obtain loan against their Units from any bank, subject to relevant RBI regulations and the respective bank's instructions, by getting a lien registered / recorded with the Registrars.</p> <p>Magnum / Unit holders who have borrowed against their Units by recording a lien against their holding can avail of repurchase facility only after the receipt of instructions from the concerned lender that the loan has been repaid in full and the lien can be discharged. In case such an instruction is not received, the lender can apply for redemption in his favour. In such a case, the Mutual Fund reserves the right to redeem the Units in favour of the concerned lender after giving 15 days notice to the Unit holder.</p>

Scheme to be binding	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.
Right to Limit Redemptions	<p>The Mutual Fund reserves the right to temporarily suspend further reissues or repurchases under the scheme in case of any of the following:</p> <ul style="list-style-type: none"> - 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. <p>Suspension or restriction of repurchase/redemption facility under any scheme of the mutual fund shall be made applicable only after the approval from the Board of Directors of the Asset Management Company and the Trustee. The approval from the Board of Directors and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI in advance.</p>
Termination of the scheme	<p>The Trustees reserve the right to terminate the scheme at any time if the corpus of the scheme falls below Rs. 1 crore. Regulation 39(2) of the SEBI Regulations provides that any scheme of a mutual fund may be wound up after repaying the amount due to the Unit holders:</p> <ul style="list-style-type: none"> (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. <p>Where a scheme is wound up under the above Regulation, the trustees shall give a notice disclosing the circumstances leading to the winding up of the scheme:</p> <ul style="list-style-type: none"> (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. <p>In case of termination of the scheme, the Trustees shall proceed as follows:</p> <p>From the proceeds of the assets of the scheme, the Trustees shall first discharge all liabilities of the scheme and make</p>

	<p>provision for meeting the expenses of the winding-up of the scheme, including the fees of the AMC. The Trustees shall distribute the proceeds to the Unit holders, in proportion to their respective interest in the assets of the scheme as on the date when the decision for winding up was taken, all proceeds derived from the realization of the investments, after recovering all costs, charges, expenses, claims, liabilities, whether actual or contingent, incurred, made or apprehended by the Trustees in connection with or arising out of the termination of the scheme. It will be ensured that the redemption proceeds are dispatched to the Unit holder within a maximum period of 10 working days from the date of redemption for the holders of Statement of Account, or from the date he/ she has tendered the unit certificates to the Registrars</p>
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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>The NAV and the repurchase NAV will be calculated on all business days except SBI Magnum InstaCash Fund and for SBI Magnum InstaCash Fund all days including Saturday and Sunday. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 p.m.</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 the region where the head office of the mutual fund is located.</p>		
<p>Half Yearly Results</p>	<p>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.</p>		
<p>Annual Report</p>	<p>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.</p>		
<p>Associate Transactions</p>	<p>Please refer to Statement of Additional Information (SAI).</p>		
<p>Taxation</p> <p>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.</p>		<p>Resident Investors (Tax Rates*)</p>	<p>Mutual Fund</p>
	Tax on Dividend Equity Scheme	Nil	Nil
	Debt Scheme	Nil	12.50% for individual & HUF 30.00% for investors other than individual & HUF
	Liquid Scheme	Nil	25.00% for individual & HUF 30.00% for investors other than individual & HUF

	Capital Gains: Long Term		
	Equity Oriented Scheme	Nil	Nil
	Non Equity Oriented Scheme	10% without indexation, or 20% with indexation, whichever is lower (u/s 112)	Nil
	Short Term		
	Equity Oriented Scheme	15.00%	Nil
	Non Equity Oriented Scheme	Taxable at normal rates of tax applicable to the assessee	Nil
	* Plus surcharge & education cess as per Income Tax Act For further details on taxation please refer to the clause on Taxation in the SAI		
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: customer.delight@sbimf.com		

D. NAV INFORMATION

The NAV and the repurchase NAV will be calculated on all business days except SBI Magnum InstaCash Fund and for SBI Magnum InstaCash Fund on all days including Saturday and Sunday and will be published atleast in two daily news papers. The NAV would be rounded off to two decimal places for the SBI Magnum Sector Fund Umbrella and SBI Magnum Taxgain Scheme. The NAV would be rounded off to four decimal places for the SBI Magnum Children's Benefit Plan, SBI Magnum Gilt Fund, SBI Magnum InstaCash Fund, SBI Magnum Income Fund, SBI Magnum Income Plus Fund, SBI Magnum Index Fund and SBI Magnum Monthly Income Plan.

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

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

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

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

IV. FEES AND EXPENSES

A. NEW FUND OFFER (NFO) EXPENSES

SBI Magnum Sector Funds Umbrella, SBI Magnum Taxgain Scheme, SBI Magnum Index Fund, SBI Magnum Children's Benefit Fund, SBI Magnum Income Plus Fund, SBI Magnum Monthly Income Plan, Magnuim Income Fund, Mgnum Gilt Fund & SBI Magnum InstaCash Fund have already been launched and therefore New Fund Offer (NFO) expenses are not applicable.

B. ANNUAL SCHEME RECURRING EXPENSES

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

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

SBI Magnum Monthly Income Plan

(An open-ended debt Scheme. Monthly Income is not assured and is subject to availability of distributable surplus)

Nature of expense	(%)
Investment Management Fees	1.00
Marketing & Selling expenses & Agent commission	0.50
Registrar & Transfer Agent's Fees	0.15
Custodial fees & Expenses	0.12
Costs related to Investors communication	0.08
Costs related to statutory Advertisement	0.05
Audit fees	0.05
Trustees fees	0.01
Miscellaneous expenses	0.02
Total	1.98

SBI Magnum Index Fund*

In terms of the original Offer Document issued in 2001, following recurring expenses was estimated:

Nature of expense	(%)
AMC Fees	0.65
Registrar Fees	0.12
Custodial, Depository and Brokerage fees	0.30
Investors communication expenses	0.02
Brokerage & Marketing expenses	0.40
Trustees fees	0.01
Other recurring expenses	0.05
Total	1.55

On account of the above expenses and also due to other factors such as transaction costs and impact costs, the scheme might have a tracking error while tracking the S&P CNX Nifty Index. The tracking error estimated for this scheme is in the range of 0.5% to 1.00% on an annualised basis.

*** Pursuant to Securities and Exchange Board Of India (Mutual Funds) (Second Amendment) Regulations, 2007, in case of an index fund scheme, the total expenses of the scheme including the investment and advisory fees shall not exceed one and one half percent (1.5%) of the weekly average net assets and the investment and advisory fees shall not exceed three fourths of one percent (0.75%) of the weekly average net assets.**

SBI Magnum Income Plus Fund:

Nature of expense	(%)
AMC Fees	0.80
Trustees fees	0.01
Marketing expenses including Agents commission	0.60
Registrar expenses	0.08
Custodial charges	0.05
Miscellaneous expenses	0.05
Total	1.60

SBI Magnum Children's Benefit Fund

Nature of expense	(%)
Investment Management Fees	0.65
Marketing & Selling expenses & Agent commission	0.62
Registrar & Transfer Agent's fee and Stamp duty	0.17
Custodial fees and expenses	0.03
Costs related to Investor's communication	0.17
Audit fees	0.08
Trustee fees	0.01
Miscellaneous expenses	0.02
Total	1.75

SBI Magnum Gilt Fund

Nature of expense	(%)
Investment Management Fees	0.65
Marketing & Selling expenses & Agent commission	0.25
Registrar & Transfer Agent's fee and Stamp duty	0.10
Custodial fees and expenses	0.05
Costs related to Investor's communication	0.03
Audit fees	0.02
Trustee fees	0.01
Miscellaneous expenses	0.02
Total	1.15

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, which are as follows:

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations. However, as per regulation 52 of SEBI (MF) Regulations, following maximum limits are applicable to the scheme:

Category of expense	Ceilings as per SEBI
Investment management & advisory fee to be charged by the AMC.	Subject to the following ceilings : i) Not exceeding 1.25% of the average weekly net assets of the scheme outstanding in the year as long as the net assets do not exceed Rs. 100 crores and ii) 1% of the amount in excess of Rs. 100 crores where net assets so calculated exceed Rs. 100 crores
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 below
Registrar Services for transfer of units sold or redeemed	On actuals, within the overall ceiling mentioned below
Brokerage & Transaction cost	On actuals, within the overall ceiling mentioned below
Audit fees	On actuals, within the overall ceiling mentioned below
Marketing & selling expenses, including agent commission, if any	On actuals, within the overall ceiling mentioned below.
Cost of investor communication & statutory advertising	On actuals, within the overall ceiling mentioned below
Cost of providing account statements & dividend redemption warrants	On actuals, within the overall ceiling mentioned below
Cost of fund transfer from location to location	On actuals, within the overall ceiling mentioned below
Insurance premium paid by the fund	On actuals, within the overall ceiling mentioned below
Winding up costs	On actuals, within the overall ceiling mentioned below
Total Expenses charged to the scheme for SBI Magnum, SBI Magnum Sector Fund Umbrella	Subject to the following limits: i) 2.50% on the first Rs.100 cr. of average weekly net assets. ii) 2.25% on the next Rs.300 cr. of average weekly net assets. iii) 2.00% on the next Rs.300 cr. of average weekly net assets. iv) 1.75% on the balance of the average weekly net assets.
Total Expenses charged to the scheme for SBI Magnum Monthly Income Plan, SBI Magnum Income Plus Fund, SBI Magnum Income Fund, SBI Magnum Children's benefit Plan, SBI Magnum Gilt Fund, SBI Magnum InstaCash Fund	Subject to the following limits: i) 2.25% on the first Rs.100 cr. of average weekly net assets. ii) 2.00% on the next Rs.300 cr. of average weekly net assets. iii) 1.75% on the next Rs.300 cr. of average weekly net assets. iv) 1.50% on the balance of the average weekly net assets.
SBI Magnum Index Fund	However, pursuant to Securities and Exchange Board Of India (Mutual Funds) (Second Amendment) Regulations, 2007, in case of an index fund scheme, the total expenses of the scheme including the investment and advisory fees shall not exceed one and one half percent (1.5%) of the weekly average net assets and the investment and advisory fees shall not exceed three fourths of one percent (0.75%) of the weekly average net assets.

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) or contact your distributor.

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

a. SBI Magnum Sector Funds Umbrella (MFSU)

Entry Load	Exit Load
Not Applicable	<ul style="list-style-type: none"> For exit within 1 year from the date of allotment – 1 % For exit after 1 year from the date of allotment – Nil

b. SBI Magnum Children's Benefit Plan

Entry Load	Exit Load
Not Applicable	<ul style="list-style-type: none"> 3% for exit within 1 year from the date of allotment 2% for exit within 2 years from the date of allotment 1% for exit within 3 years from the date of allotment Nil – Above three years

a. SBI Magnum Income Fund

For Growth, Dividend and Bonus Plan & Floating Rate Plan

Entry Load	Exit Load
Not Applicable	<p>Growth, Dividend and Bonus Plan</p> <ul style="list-style-type: none"> For exit within 6 months from the date of allotment – 0.50% For exit after 6 months from the date of allotment – Nil <p>SBI Magnum Income Fund – Floating Rate Plan - Savings Plus Bond Plan</p> <ul style="list-style-type: none"> For exit within one month from the date of allotment – 0.25% For exit after one month from the date of allotment – Nil <p>SBI Magnum Income Fund – Floating Rate Plan – Long term Plan</p> <ul style="list-style-type: none"> For exit within 1 year from the date of allotment – 0.75% For exit after 1 year from the date of allotment – Nil

d. SBI Magnum Taxgain Scheme

Entry Load	Exit Load
Not Applicable	Nil

e. SBI Magnum Income Plus Fund

Entry Load	Exit Load
Not Applicable	<ul style="list-style-type: none"> For exit within one (1) year from the date of allotment- 1.00% For exit after one (1) year from the date of allotment- Nil

f. SBI Magnum Gilt Fund

Short Term Plan

Entry Load	Exit Load
Not Applicable	<ul style="list-style-type: none"> Contingent Deferred Sales Charge (CDSC) – 0.15% for exit within 15 days from the date of investment.

Long Term Plan

PF Regular Option & PF Fixed Period Option

Entry Load	Exit Load
Not Applicable	<ul style="list-style-type: none"> For exit within 6 months from the date of allotment - 0.50%; For exit after 6 months but within 12 months from the date of allotment- 0.25% For exit after 12 months from the date of allotment – Nil

g. SBI Magnum Index Fund

Entry Load	Exit Load
Not Applicable	1.00% for exit within 7 business days from the date of investment.

h. SBI Magnum Monthly Income Plan

Entry Load	Exit Load
Not Applicable	<ul style="list-style-type: none">• For exit within 1 year from the date of allotment – 1 %• For exit after 1 year from the date of allotment – Nil

i. SBI Magnum InstaCash Fund

Entry Load	Exit Load
Not Applicable	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

Please refer to SAI for details.

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

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

Not applicable

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

Against Sponsor:

1. The Reserve Bank of India has imposed penalty of Rs. 10 Lakh on State Bank of India in exercise of the power conferred under the Section 47 A (1) (b) read with Section 46 (4) (i) of the Banking Regulation Act, 1949. The penalty was imposed for contravention of various instructions issued by the Reserve Bank of India in respect of derivatives, such as failure to carry due diligence in regard to suitability of products, selling derivatives products to users not having risk management policies and not verifying the underlying/ adequacy of underlying and eligible limits under past performance route.
2. SBI Canada
Penalty of CAD 12,500/- imposed by Federal Consumer Agency of Canada (FCAC) on account of alleged violation to Borrowing (Banks) Regulation regarding discrepancies in information disclosure document required to provided to the borrowers.
3. PT Indomonex Jakarta
 - (a) Penalty of IDR 0.2 mio (INR 897.00) imposed by Indonesian Regulator on account erroneous filing of different figures of RWA on new transactions (Repo) between publication report and monthly report position Publication report and monthly report and monthly report position as on 30.09.08.
 - (b) Penalty of IDR 30 mio (INR 1.35 lacs) charged by Indonesian Regulator on account of late reporting of new appointment of the Branch Manager of Main branch to the regulators.
4. SBI Canada
Penalty of CAD 750/- imposed by Federal Consumer Agency of Canada (FCAC) on SBI Canada on account of late and erroneous filing of financial returns for the period 01.01.2008 to 31.03.2008.
There are no any monetary penalties imposed and/ or action taken by any financial regulatory body or governmental authority, against the AMC and/ or the Board of Trustees /Trustee Company;
3. *Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.*

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 Juridicature 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 Pumpsar Distilleries Limited. M/s A.R. Bhole and Company. Advocates are defending the case on our behalf. The filling 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

Date of approval of the Scheme by the Trustees

Date of Approval of the scheme by SBI Mutual Fund Trustee Company Private Limited:

SBI Magnum Sector Funds Umbrella	10 th March 1999
SBI Magnum Children's Benefit Plan	24 th February 2001
SBI Magnum Income Fund -1998	25 th July 1998
SBI Magnum Taxgain Scheme	22 nd May 1999*
SBI Magnum Income Plus Fund	28 th April 2003
SBI Magnum Index Fund	17 th May 2001
SBI Magnum Gilt Fund	21 st January 2000
SBI Magnum Monthly Income Plan	19 th August 2000
SBI Magnum Monthly Income Plan – Floater	27 th January 2005
SBI Magnum InstaCash Fund	11 th September 1998

* Date of approval by the Trustee for conversion of Scheme into Open ended.

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.

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

sd/-

Place: Mumbai

Date: May 25, 2012

Name : **Deepak Kumar Chatterjee**
Designation : **Managing Director & CEO**

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, 26423070. **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, 22272284, 22122507. **BHILAI:** SBIMF Investors Service Centre, F-7 Commercial Complex, Uttar Gangotri, Supela, G.E. Road, Bhilai-490 023, Tel: 0788-2273261, 2272344, 0788 – 4010955. **BHOPAL:** SBIMF Investors Service Centre, 133, Kay Kay Business Centre, Above City Bank, M.P.Nagar Zone -I, Bhopal-462011, Tel: 0755-2557341, 0755-4288277, 4288276. **BHUBANESHWAR:** SBIMF Investors Service Centre, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneswar-751001, Tel: (0674) 2392401/501. **CHANDIGARH:** SBIMF Investors Service Centre, State Bank Of India, Local Head Office, 1st Floor, Sector - 17B, Chandigarh-160017, Tel: (0172)2709728, 0172-2711869. **CHENNAI:** SBI MF-Investor Service Centre, Sigapi Achi Building II Floor, 18/3, Marshalls Road, Rukmani Lakshmi Pathy Road, Egmore, Chennai - 600 008, Tel: 044 2854 3382 / 3383, 044 2854 3384 / 3385, 044 4204 5081. **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. **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. **GOA:** SBIMF Investor Service Centre, Ground Floor, Kamat Chambers, Opp. Neptune Hotel, Panaji Goa 403 001. Tel: (0832) 2235283 / 6642475. **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: 0124-4200828, 0124-4081769. **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, 0361-2463747. **HYDERABAD:** SBIMF Investors Service Centre, 1st Floor, State Bank of India, Local Head Office, Koti, Hyderabad-500195, Tel: (040)24756241, 040-24756066. **INDORE:** SBIMF Investors Service Centre, 215-216 City Centre, 2nd floor, 570 M.G. Road, Indore-452001. Tel: (0731)2541141, 0731-4045944. **JAIPUR:** SBIMF Investors Service Centre, 1st Floor, SBI Tonk Road Branch, Near Times of India Building, Tonk Road, Jaipur-302015, Tel: (0141)2740016/2740061, 0141-2740023. **KANPUR:** SBI MF Investors Service Centre, C/o State Bank of India, Main Branch, Block No. V, Ground Floor, M.G. Road, Kanpur- 208001, Tel: 0512- 2331631. **KOLKATA:** SBIMF Investors Service Centre, Jeevandeep Bldg, No 1, Middleton Street, 9th Floor, Kolkata-700 001, Tel: 22882342/22883767/22883768. **LUCKNOW:** SBIMF Investors Service Centre, G-16, Kasmande House, 2, Park Road, Hazratganj, Lucknow-226 001, Tel: 522 2286741, 2286742. **LUDHIANA:** SBIMF Investor Service Centre, C/o. State Bank of India, 1st Floor, Main Branch, Civil Lines, Ludhiana-141 001, Tel: (0161)2449849, 2449859. **MUMBAI:** SBIMF Investors Service Centre, Ilaco House, 2nd Floor, P M Road, Fort, Mumbai-400 023, Tel: (022)66532800, 66532801/02. **NAGPUR:** SBIMF Investors Service Centre, Shreeram Towers, 1st Floor, Unit No 133, Beside NIT Building, Kingsway, Nagpur-440001. Tel: 0712-6458368. **NEW DELHI:** SBIMF Investors Service Centre, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel: 011- 23466666. **PATNA:** SBIMF Investors Service Centre, Gr Floor, SBI Main Branch, West Gandhi Maidan, Patna-800001, Tel: 0612-3242047. **PUNE:** SBIMF Investors Service Centre, Madhuri Kishor Chambers, 3rd Floor, Near Passport Office, Senapati Bapat Road, Pune-411016, Tel: (020)25670961, 25653398, 25653399. **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, 0651-2213212. **SURAT:** SBIMF Investors Service Centre, Athugar Street, Higher Ground Floor, Meghratna Complex, Nanpura, Surat – 395 001, Tel: 0261-2462764/ 3994800/ 6646555, 0261 – 39948001/2462764. **TRIVANDRUM:** SBIMF Investor Service Centre, Ground Floor, TC 25/373(9), Govt. Press Road, Near Secretariat, Thiruvananthapuram – 695001, Tel: 0471-4011590/4011591/4011592, **VADODARA:** SBIMF Investors Service Centre, 101 - 105, Glacier Complex, Near Pizza In, Jaselpur Road, Vadodara - 390007, Tel: 0265-2323010. **VIJAYAWADA:** SBIMF Investors Service Centre, Investors Service Centre, DNO.29-6-23, 1st Floor, Sri Raja Rajeswari Complex, Ramachandra Rao Road, Suryaraopeta, Vijayawada – 520 002. Tel: 0866 2436113 / 2438217.

SBIMF INVESTOR SERVICE DESKS

AGRA: SBIMF Investors Service Desk, SBI Main Branch, Chipitola, Agra-282001, Tel: 0562-4008091, 9319124365, **AJMER:** SBIMF Investor Service Desk, C/O SBI Special Branch, Ajmer-305001, Tel: (0145)2426284, 9829067357. **ALLAHABAD:** UG-13, Vashishta Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad, 211001, Tel: 0532-2261028, 098 38 070470. **AMRITSAR:** SBIMF Investors Service Desk, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001, Tel: (0183)2221755, 9855008415. **ANAND:** SBIMF Investors Service Desk, C/o State Bank of India, Nr D N High School, Station Road, Anand-388 001, Tel: (02692)-243210, 96380 46060. **AURANGABAD:** SBIMF Investors Service Desk, VIRAJ COMPLEX, OPP BIG CINEMA, ABOVE SBI ATM, KHADKESHWAR, AURANGABAD. 431001, Tel: 0240-3244781, 9890014781. **BAREILLY:** SBIMF Investors Service Desk, State Bank of India, Administrative Office, 1st Floor, MPST Cell, C-143, Civil Lines, Bareilly- 243001, Tel: 07830111140. **BATHINDA:** SBIMF Investor Service Desk, State Bank of India, 1st Floor, A.D.B. Branch, Guru Kashi Marg, Bhatinda-151001, Tel: 9914208415. **BAVNAGAR:** SBIMF Investors Service Desk, C/O SBI Darbargadh Branch. 2nd Floor. Amba Chowk. **Bhavnagar 364001, Tel: 0278-2523788, 99799 20842.** **BELGAUM:** SBIMF Investor Service Desk, C/o.SBI Main Branch, Near Railway Station Camp, Belgaum-590001, Tel: 0831-2422463, 9980972463. **BELLARY:** SBIMF Investor Service Desk, C/o.SBI commercial Branch, Station Road Bellary-583101, Tel: 9740072463. **BILASPUR:** SBIMF Investor Service Desk, C/o. SBI Main Branch, Old High Court Road, Bilaspur 495001, 09826195300, **BOKARO:** SBIMF Investor Service Desk, C/o State Bank of India, Sector – 4, Main Branch, Bokaro Steel City, Bokaro – 827004, Tel: 9304823011. **CALICUT:** SBIMF Investor Service Desk, C/o SBI, 2nd Floor, Aydeed Complex, YMCA Cross Road, Calicut-673001, Tel: 0495 2768270, 4020079, 9995806400. **CUTTACK:** SBI Investor Desk, 3rd Floor, City Mart, Above Vishal Mega Mart, Bajra Kabati Road, Cuttack-753001, Tel: 0671-2422972, 9437079792. **DEHRADUN:** SBIMF Investors Service Desk, SBI Main Branch, 4, Convent Road, Dehradun-248001, Tel: (0135)2651719, 9412992892.

DHANBAD: SBIMF Investor Service Desk, C/o SBI, Main Branch, Bank More, Dhanbad-826001, Tel: 0326-2301545, 9304823015. **DHARAMSHALA:** SBIMF Investor Service Desk, Camp Office, State Bank of India Regional Business office, Centre Point Building, Civil Line Dharamshala-176215, 01892-225814. 9418028624. **DURGAPUR:** SBIMF Investors Service Desk, C/o State Bank of India, City Centre Branch, Durgapur-713216., Tel: 2544191/192, 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, 9999029351. **FEROZEPUR:** SBIMF Investor Service Desk c/o State Bank Of India RBO, 120 Church Road Ferozepur Cantonment Ferozepur-152001, Tel: 9855008415. **GHAZIABAD:** SBIMF Investor Service Desk, SIB branch 1st floor Navyug Market, Ghaziabad -201001, Tel: 0120-2797582, 9958448124. **GHORAKHPUR:** SBIMF Investors Service Desk, C/o State Bank Of India, Gorakhpur Branch, Bank Road, Gorakhpur (U.P.) PIN-273001, Tel: 0551-2203378, 9918001822. **GULBARGA:** SBIMF Investors Service Desk, C/o State Bank of India, P.B.No.3, Hyderabad Karnataka, Chamber of Commerce Bldg, Super Market, Gulbarga : 585105, Tel: 9980872463. **GWALIOR:** SBIMF Investor's Service Desk, C/O State Bank Of India, Gwalior Main Branch, Bada, Lashkar Gwalior-474001, Tel: 0751-2447272, 9977500199. **HALDWANI:** SBIMF Investors Service Point, SBI SME Main Branch, Nainital Road, Haldwani, Uttarakhand – 263 139, Tel: 9412084061. **HISSAR:** SBI Funds Management Pvt Ltd, SBIMF Investors Service Desk, 42, Red Square Market, Nr. Hotel Regency, Hisar -125001, Haryana, Tel: 01662 238415, 9729008415. **HUBLI:** SBIMF Investor Service Desk, c/o: State Bank of India, Market Branch, Laxmi Complex, Near Court Circle, Hubli-580029, Tel: 0836-2368477., 9900136273, 9740 072 463. **JABALPUR:** SBIMF Investor Service Desk, C/o SBI Personal Banking Branch, Near Bus Stand, Napier Town, Jabalpur-482001, Tel: 0761-2450542, 9977500198. **JALANDHAR:** SBIMF Investors Service Desk, C/o SBI, Main Branch, 39-A, Green Park, Cool Road, Jalandhar, Tel: 0181-2238415, 9855669498. **JAMMU:** SBIMF Investors Service Desk, C/o SBI, Zonal Office, 2nd Floor- Ansari, Bahu Plaza, Gandhi Nagar Jammu, Ranjit Road, Jammu, Tel: -(0191) 2474975, 9906909643. **JAMNAGAR:** SBIMF Investors Service Desk, C/o SBI Ranjit Road Branch, Ranjit Road, Jamnagar, -361001, Tel: 0288-2660104, 997986990. **JAMSHEDPUR:** SBIMF Investors Service Desk, C/o SBI Bistupur, 1st Floor, Main Branch, Jamshedpur-831001, Tel: (0657)2440446, 9934360079. **JHANSI:** SBIMF Investors Service Desk, C/o SBI Main Branch, Near Elite Crossing, Jhansi- 284001, Tel: 0510-2330298, 9838476959. **JODHPUR:** SBIMF Investors Service Desk, 201, Shree Plaza, 658 Residency Road, Sardarpura, Jodhpur . 342003, Tel: 0291-2611928, 9929098355. **KOLHAPUR:** SBIMF- Investor Service Desk, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416 001, Tel: 0231-2680880, 9325663494. **KOTA:** SBIMF Investor Service Desk, SBI Main Branch, Chawani Choraha, Kota-324 005, Tel: (0744)2390631, 9829067358. **KOTTAYAM:** ISD, C/O SBI Kalathipadi Branch, Opp. Karipal Hospital, K K Road, Kalathipadi, Vadavathoor P O, Kottayam-686010 (Yet to start the office), Tel: 9562008100. **MADURAI:** SBIMF Investors Service Desk, 1st Floor Suriya Towers, 273, Goodshed street, Madurai-625001, Tel: (0452)4374242, 9894009779. **MANGALORE:** SBIMF Investors Service Desk, C/o State Bank Of India-Arya Samaj Road Branch, Balmatta, Mangalore-575003, Tel: (0824)2445892, 9880272463. **MEERUT:** SBIMF Investors Service Desk, C/o SBI Zonal Office, Garh Road, Meerut-250005, Tel: 9927239025. **MORADABAD:** SBIMF Investor Service Desk, C/o SBI Main Branch, Civil Lines, Moradabad-244001, Tel: (0591) 2411411, 9719004343. **MUZZAFFARPUR:** SBIMF Investor Service Desk, 3rd Floor, Poddar Complex, SBI Regional Business Office, Opp Jubba Shani Park,, Muzaffarpur-842002, Tel: 9473199059. **MYSORE:** SBI MF Investor Service Desk, Mothikhana Building, 1st Floor, New Sayyaji Rao Road, Mysore 570024, Tel: (0821)4242919, 9900150919. **NASHIK:** SBIMF Investors Service Desk, Shop No-1, Shivneri Heights, Vise Mala, Near Ramdas Colony Garden, Nashik-422005., Tel: 0253-6575888/2232553, 98233 10253. **PANCHAKULA:** SBIMF Investor 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. **PANIPAT:** SBIMF Investors Service Desk, C/o State Bank of India, Main Branch, G T Road Panipat, Tel: 0180-2648415, 9896152400. **PATIALA:** SBIMF Investor Service Desk, C/o SBI Main Branch, Chotti Baradari, The Mall, Patiala-147001, Tel: 0175-2300058, 9814488415. **PONDICHERRY:** C/o State Bank Of India, ADB Branch, Kamaraj Salai, Pondicherry-605 013, Tel: NA, 94451 96934. **RAIPUR:** SBIMF Investor Service Desk, C/o SBI Kutcheri Branch, Near Daga Girls College, Raipur-0771-2543355; 0771-4263256. **RAJAHMUNDRY :** SBIMF Investors Service Desk, C/o, SBH Main Branch, T Nagar, Rajahmundry – 533 101, Tel: (0883)2434002, 9959911874. **RAJKOT:** SBIMF Investors Service Desk, C/o SBI Rajkot Main Branch, 1st Floor, Jawahar Road, Rajkot-360 001, Tel: (0281)2239437, 9825504876. **ROURKELA:** SBIMF Investors Service Desk, C/o SBI, Panposh Road, Civil Township, Rourkela-769004 SBI -R.I.E Branch Panposh Road, Civil Township Rourkela-769004, Tel: 0661-2400299, 9437061978. **SALEM:** SBIMF Investors Service Desk, SBI Funds Management Pvt Ltd., Nakshatra Trade Mall", No.55/1, Ramakrishna Raod, Near Gopi Hospital, Salem-636007, Tel: 0427-4552289, 97158 88008. **SAMBALPUR:** SBI Mutual Fund, State Bank Of India, Sambalpur Main Branch, Sambalpur, Dist.sambalpur, Orissa-768001, Tel: 0663-2410001, 9437477730. **SHILLONG:** SBIMF Investor Service Desk, SBI Shillong Main Branch, Shillong, Meghalaya, Tel: 9436730174. **SHIMLA:** SBIMF Investor Service Desk, C/o State Bank of India, New Building (2nd Floor), Kali Bari, The Mall, Shimla-171003, Himachal Pradesh, Tel: 0177-2807608, 9418008799. **SILIGURI:** SBIMF Investors Service Centre, Ganeshayan Building -2 Nd Floor, Beside Sky Star Building, Sevoke Road, Siliguri-734001, Tel: 0353-2537065, 9933035302, 0353-2534206. **SONEPAT:** SBIMF Investor Service Desk, C/o State Bank of India Atlas Cycle Branch, Atlas Cycle road, Model Town, Sonapat-131001. **SRIGANGANAGAR:** SBIMF Investors Service Desk, SBI Main Branch, Ravinder Path, Sri Ganganagar.335001, Tel: 9829067384. **SRINAGAR :** SBI Funds Management Pvt Ltd. ,SBI Mutual Fund-Investors Service Desk, SBI Regional business Office, 2Nd Floor, M.A Road, Srinagar, Tel: 0194-2474864, 9906909642. **THIRUCHIRAPALLI:** SBIMF Investor Service Desk, State Bank of India, MICR Branch, Asha Arcade, 73, Promenade Road, Cantonment, Trichy-620001, Tel: 0431-4000667, 9941541119. **THRISSUR:** SBIMF Investors Service Desk. **TINSUKIA:** SBIMF Investors Service Desk, 3rd Floor, State Bank of India, Tinsukia Branch, S.R. Lohia Road, Tinsukia, Assam Pin-786125, Tel: 03742332365, 9957722157. **TIRUNELVELI :** SBI MF Investor Service Desk, 182 E, Shop no 7, Arunagiri Uma Complex, S.N.High Road, Tirunelveli-627001, Tel: 0462 4220023, 98410 68673. **TIRUPATI:** SBIMF Investor Service Desk, 2nd floor, C/o SBI Korlagunta Branch, Near Leelamahal Junction, Tirupathi.-517501, Tel: (0877)6450828, 2280208, 9959911975. **UDAIPUR:** SBIMF Investors Service Desk, SBI City Branch, Babu Bazaar, Near Delhi Gate, Udaipur.313001, Tel: 9928191961. **VALSAD:** C/o SBI-Station Road Branch, 1st Floor Saakar Building, Station Road, Valsad-396001, Tel: 9979895440. **VARANASI:** SBIMF Investors Service Desk, 2nd Floor, Banaras TVS Building, D-58/12, A-7, Siga, Varanasi-221010, Tel: 0542-2222492, 9984507831. **VISHAKAPATNAM:** SBIMF Investor Service Desk, C/o.SBI Main

Branch, Near Rednam Circle, Vishakhapatnam- 530 020, Tel: 0891-3293018, 9848411546. **WARANGAL:** SBIMF Investors Service Desk, 1st Floor, SBH Zonal Office, JPN Street, Warangal-506002, Tel: 9959911873.

SBIMF INVESTOR SERVICE POINT

BORIVALI: SBIMF Investors Service, Shop No 16, Star Trade Centre, Sodawala Lane, Nr, Chamunda Circle, Borivali West-400092, Tel: 022-28927551- 28922741. **CHINCHWAD:** SBIMF Investors Service Point, Shop No. 1. Ratnakar Bldg, Pavan Nagar, Opp P N Gadgil Showroom, Chapekar Chowk, Chinchwad Pune-411033, Tel: 020-27355721. **KALYAN:** SBIMF Investors Service Point, Shop No. 25, Ground Floor, Madhav Commercial Complex, Station Road, Kalyan (West) - 421 301, Tel: 0251-2311850/2311980. **NEHRU PLACE:** SBIMF Investors Service Point, SBI, 40 Bakshi House, Nehru Place, New Delhi-110018, Tel: 011-26224606, 9999029354. **NOIDA:** SBIMF Investors Service Point, GF-07 ansal fortune arcade K- block, Sector - 18, Noida - U P NOIDA-201301, Tel: 0120 4232214, 9999029356. **PITAM PURA:** SBIMF Investor Service Point, H-4/G-10, Vardhman NX Plaza, Netaji Subhash Place, Delhi-110034, Tel: 011-23751974, 9999029353. **THANE:** SBIMF Investors Service Point, Shop No 1, Kashinath CHS, Ghantali Mandir Road Nr Ghantali Devi Mandir, Naupada, Thane-400602, Tel: 022-25401690, 25414594, 9819825279.

CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

AGARTALA: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala-799001, Tel: 381-9862923301, 2323009. **AGRA:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002, Tel: 0562-324 2267. **AHMEDABAD:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad-380 006, Tel: 079-3008 2468, 3008 2469. **AHMEDNAGAR:** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar, Ahmednagar -414 001, Tel: 241-3204221. **AJMER:** AMC No. 423/30, Near Church, Brahmपुरi, Opp T B Hospital, Jaipur Road, Ajmer-305001, Tel: 0145-329 2040. **AKOLA:** Opp. RLT Science College, Civil Lines, Akola-444001, Tel: 724-3203830. **ALIGARH:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001, Tel: 571-3200301. **ALLAHABAD:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad-211001, Tel: 0532-329 1274. **ALLEPPEY:** Bldg. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey-688011, Tel: 477-3209718. **ALWAR:** 256A, Scheme No:1, Arya Nagar, Alwar-301001. **AMARAVATI:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati-444601, Tel: 0721-329 1965. **AMBALA:** Opposite PEER, Bal Bhavan Road, Ambala, 721-134003, Tel: 171-3248787. **AMRITSAR:** SCO - 18J, 'C', BLOCK RANJIT AVENUE, Amritsar-140001, Tel: 0183-5099995, 3221379. **ANAND:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand-388001, Tel: 02692-325071. **ANANTAPUR:** 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur -515 001, Tel: 8554-326980, 326921. **ANDHERI (PARENT: MUMBAI ISC):** 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E), Andheri, Andheri-400069, Tel: 22-25261431. **ANGUL:** Similipada, Angul, Angul-759122, Tel: 6764-329990. **ANKLESHWAR:** Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- Bharchu-393002, Tel: 02646-310207. **ASANSOL:** Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303, Tel: 0341-329 5235, 329 8306. **AURANGABAD:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad-431001, Tel: 0240-329 5202. **BAGALKOT:** No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumataji Motors, Station Road, Near Basaveshwar Circle, Bagalkot, Bagalkot -587 101, Tel: 0 93791 85477. **BALASORE:** B C Sen Road, Balasore-756001, Tel: 06782-326808. **BANGALORE:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore-560 042, Tel: 080-3057 4709, 3057 4710. **BAREILLY:** F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly-243001, Tel: 581-3243322. **BASTI:** Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School)., Station Road, Basti-272002, Tel: 5542-327979. **BELGAUM:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum-590006, Tel: 0831-329 9598. **BELLARY:** No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary-583103, Tel: 08392-326848. **BERHAMPUR:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur-760001, Tel: 0680-3205855. **BHAGALPUR:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur-812002, Tel: 641-3209094. **BHARUCH (PARENT: ANKLESHWAR TP):** F-108, Rangoli Complex, Station Road, Bharuch, Bharuch -392001, Tel: 9825304183. **BHATINDA:** 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar-364002, Tel: 0278-3208387, 2567020. **BHILAI:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai-490020, Tel: 0788-4050560. **BHILWARA:** Indrapartha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara-311001, Tel: 01482-231808, 321048. **BHIWANI:** 24-25, 1st floor, City Mall, Hansi Gate, Bhiwani -127021, Tel: 1664-326358. **BHOPAL:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011, Tel: 0755-329 5873. **BHUBANESWAR:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. **BHUJ:** Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch-370001, Tel: 02832-320924. **BHUSAWAL (PARENT: JALGAON TP):** 3, Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201. **BIKANER:** F 4,5 Bothra Complex, Modern Market, Bikaner, Bikaner-334001, Tel: 151-3201590. **BILASPUR:** Beside HDFC Bank, Link Road, Bilaspur, Bilaspur-495 001, Tel: 7752-327886. **BOKARO:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro -827004, Tel: 06542-324 881. **BURDWAN:** 399, G T Road, Basement of Talk of the Town, Burdwan-713101, Tel: 0342-320 7077. **C.R.AVENUE (PARENT: KOLKATA ISC):** 33.C.R Avenue, 2nd floor, Room No.13, Kolkata, Kolkata-700012, Tel: 9339746915. **CALICUT:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut-673016, Tel: 0495-325 5984. **CHANDIGARH:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh-160 017, Tel: 0172-304 8720, 304 8721. **CHANDRAPUR:** Above Mustafa Decor, Hakimi Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur, Chandrapur-442 402, Tel: 7172-313885. **CHENNAI:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034, Tel: 044-39115 561, 39115 562. **CHENNAI (OMR):** Ground Floor, 148 Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, Chennai-600097, Tel: 44-30407144. **CHHINDWARA:** Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara-480 001, Tel: 7162-321163. **CHITTORGARH:** 187 Rana Sanga Market, Chittorgarh -312001, Tel: 1472-324810. **COCHIN:** Ittoop's Imperial Trade Center, Door No. 64/5871 - D, 3rd Floor, M. G. Road (North), Cochin-682 035, Tel: 0484-323 4658. **COIMBATORE:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore-641 002, Tel: 0422-301 8000. **CUTTACK:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001, Tel: 0671-. **DARBHANGA:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga, Darbhanga-846001, Tel: 6272-326989. **DAVENEGERE:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-

577002, Tel: 08192-326226. **DEHRADUN:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112, Tel: 6432-320227. **DHANBAD:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad-826001, Tel: 0326-2304675. **DHARMAPURI:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri -636 701, Tel: 4342-310304. **DHULE:** H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule-424 001, Tel: 2562-329902. **DURGAPUR:** City Plaza Building, 3rd floor, City Centre, Durgapur-713 216, Tel: 0343-329 8890, 329 8891. **ELURU:** No 23 B-4-73, Andhra Bank Lane, Opp Srinivasa Theatre, Ramachandra Rao Peta, Eluru-534002, Tel: 8812-322000. **ERODE:** 197, Seshaiyer Complex, Agraharam Street, Erode-638001, Tel: 0424-320 7730. **FAIZABAD:** 64 Cantonment, Near GPO, Faizabad, Faizabad-224001, Tel: 5278-310664. **FARIDHABAD:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001, Tel: 0129-3241148. **FIROZABAD:** Shop No. 19, 1st Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad-283203, Tel: 5612-321315. **GANDHIDHAM:** Plot No.261 1st Floor Sector 1A, Om Mandap Galli, Gandhidham-370 201, Tel: 2836-313031. **GHAZIABAD:** 113/6 I Floor, Navyug Market, Gazhiabad-201001, Tel: 0120-3266917. **GOA:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) -403 001, Tel: 0832-325 1755, 325 1640. **GONDAL (PARENT RAJKOT):** Kailash Complex, Wing -A, Office No. 80, Opp.Khedut Décor, GONDAL-360 311, Tel: 0281-329 8158. **GONDIA:** Shri Talkies Road, Gondia-441601, Tel: 7182-321680. **GORAKHPUR:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur-273001, Tel: 0551-329 4771. **GULBARGA:** Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Gulbarga-585 101, Tel: 8472-310119. **GUNTUR:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002, Tel: 0863-325 2671. **GURGAON:** SCO - 16, Sector - 14, First floor, Gurgaon-122001, Tel: 0124-326 3763. **GUWAHATI:** A.K. Azad Road, Rehabari, Guwahati-781008, Tel: 0361-260 7771. **GWALIOR:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre., Gwalior-474002, Tel: 0511-320 2311. **HALDIA:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District., Haldia, Haldia-721 602, Tel: 3224-320273. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani, Haldwani -263139, Tel: 5946-313500. **HAZARIBAG:** Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar -383 001, Tel: 2772-321080. **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR:** Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur-635109, Tel: 04344-321002. **HOWRAH (PARENT: KOLKATA ISC):** Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah, Howrah-711106, Tel: 9331737444. **HUBLI:** No 204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473. **ICHALKARNAJI (PARENT KOLHAPUR):** 12/178, Behind Congress Committee Office, Ichalkarnaji-416 115, Tel: 231-3209356. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **JABALPUR:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128. **JALANDHAR:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar-144001, Tel: 0181-2222882. **JALGAON:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA C.C. (PARENT: AURANGABAD):** Shop No: 11, 1st Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road, Jalna, Jalna-431 203. **JAMMU:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004, Tel: 0191-9906082698, 2432601. **JAMNAGAR:** 217/218, Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur-831001, Tel: 0657-3294202. **JAUNPUR:** 248, Fort Road, Near Amber Hotel, Jaunpur-222001, Tel: 5452-321630. **JHANSI:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi-284001, Tel: 510-3202399. **JODHPUR:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JUNAGADH:** Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh-362001, Tel: 0285-3200909. **KADAPA:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa-516 001, Tel: 8562-322099. **KAKINADA:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Kakinada-533 001, Tel: 884-320 7474, 320 4595. **KALYANI:** A - 1/50, Block - A, Dist Nadia, Kalyani-741235, Tel: 033-32422712. **KANCHIPURAM:** New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram-631 501, Tel: 44-37210001. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur-670004, Tel: 497-324 9382. **KANPUR:** I Floor 106 to 108, City Centre Phase II, 63/ 2, THE MALL, Kanpur-208 001, Tel: 0512-3918003, 3918000. **KARIMNAGAR:** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar-505 001, Tel: 878-3205752, 3208004. **KARNAL (PARENT :PANIPAT TP):** 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal, Karnal - 132001, Tel: 9813999809. **KARUR:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur -639002, Tel: 4324-311329. **KATNI:** 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, KATNI-483 501, Tel: 7622-322104. **KESTOPUR C.C. (PARENT KOLKATA):** 148, Jessore Road, Block B 2nd floor, Kolkata, Kolkata-700074, Tel: 033-32415332. **KHAMMAM:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM-507 001, Tel: 8742-323972. **KHANNA:** Shop No :- 3, Bank of India Building, Guru Amar Dass Market, Khanna-141401, Tel: 1628-322440. **KHARAGPUR:** H.NO.291/1, Ward No-15, Malancha Main Road, Opposite Uco Bank, Kharagpur, Kharagpur-721301, Tel: 3222-323984. **KOLHAPUR:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **KOLKATA:** "Saket Building", 2nd floor, 44 Park street, Kolkata-700016, Tel: 033-32550760, 3058 2285. **KOLLAM:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam-691001, Tel: 474-3248376. **KOTA:** B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM:** KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam-686001, Tel: 0481-3207 011. **KUMBakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam-612001, Tel: 435-3200911. **KURNOOL:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Kurnool -518 004, Tel: 8518-312 978, 312 970. **LATUR:** Vypari Dharm Shala, Office No. 2, 2nd Floor, Above Dr. Mahesh Unnai Hospital, Near Kamdar Petrol Pump Main Road, Latur, Latur-413531, Tel: 2382-341927. **LUCKNOW:** Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow-226 001, Tel: 0522-391 8000, 391 8001. **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301 8000, 301 8001. **MADURAI:** 86/71A, Tamilasangam Road, Madurai-625 001, Tel: 0452-325 2468. **MALDA:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 3512-329951. **MANGALORE:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003, Tel: 0824-325 1357, 325 2468. **MANIPAL:** Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal-576104, Tel: 0820-325 5827. **MAPUSA (PARENT ISC : GOA):** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Mapusa-403 507, Tel: 9326126122. **MARGAO:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao-403 601, Tel: 832-3224658. **MATHURA:** 159/160 Vikas Bazar, Mathura-281001, Tel: 0565-3207007. **MEERUT:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002, Tel: 0121-325 7278.

MEHSANA: 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana-384 002, Tel: 2762-323985, 323117. **MOGA:** Gandhi Road, Opp. Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MORADABAD:** B-612 'Sudhakar', Lajpat Nagar, Moradabad-244001, Tel: 0591-329 9842. **MUMBAI:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469. **MUZZAFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 0621-3207052. **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore-570009, Tel: 0821-3294503. **NADIAD (PARENT TP: ANAND TP):** 8, Ravi Kiran Complex, Ground Floor Nanakumbhath Road, Nadiad, Nadiad -387001. **NAGPUR:** 145 Lendra, New Ramdaspath, Nagpur-440 010, Tel: 0712-325 8275, 3258272. **NAMAKKAL:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. **NANDED:** Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded, Nanded-431 605, Tel: 2462-315980. **NANDYAL:** Shop No.: 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, NANDYAL -518 501, Tel: 8514-322131. **NASIK:** Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik-422005, Tel: 0253-325 0202. **NAVSARI:** Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimmnabai Road, Navasari-396445, Tel: 02637-327709. **NELLORE:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore-524001, Tel: 0861-329 8154, 320 1042. **NEW DELHI:** 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi -110 001, Tel: 011-3048 1205. **NIZAMABAD:** D. No. 5-6-209, Saraswathi Nagar, NIZAMABAD, NIZAMABAD-503001, Tel: 8462-310007, 310008. **NOIDA:** B-20, Sector - 16, Near Metro Station, Noida-201301, Tel: 120-3043335. **ONGOLE:** Dr No. 34/1/76, Old Govt. Hospital Road, Opp. Konjetti Apt Guptha's Paradise, ONGOLE-523 001, Tel: 8592-322708, 322707. **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. **PALANPUR:** Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur, Palanpur-385 001, Tel: 2742-321811. **PANIPAT:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. **PATHANKOT:** 13 - A, Ist Floor, Gurjeet Market, Dhangu Road, Pathankot-145001, Tel: 186-3205010. **PATIALA:** 35, New Ial Bagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna-800 001, Tel: 0612-325 5284, 325 5285. **PONDICHERRY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORBANDAR:** II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar -360575, Tel: 286-3207767. **PRODDATUR:** Dwarakmayee, D No 8/239, Opp Saraswathi Type Institute, Sreeramula Peta, Proddatur-516360, Tel: 8564-321011. **PUNE:** Nirmithi Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune-411 004, Tel: 020-3028 3005, 3028 3003. **RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli, Rae Bareli -229001, Tel: 535-3203360. **RAIPUR:** HIG,C-23 , Sector - 1, Devendra Nagar, Raipur-492004, Tel: 0771-3296 404, 3290830. **RAJAHMUNDRY:** Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvari Street, T Nagar, Rajahmundry-533101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117, Tel: 4563-327520. **RAJKOT:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 8058. **RATLAM:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. **ROHTAK:** 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak-124001, Tel: 01262-318589. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROPAR:** SCF - 17 Zail Singh Nagar, Ropar, Ropar -140001, Tel: 1881-324761. **ROURKELA:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela-769001, Tel: 0661-329 0575. **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar-470 002 , Tel: 7582-326894. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hath Gate, Court Road, Saharanpur, Saharanpur-247001, Tel: 132-3255591. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal & Associates, Opp.Town High School,Sansarak, Sambalpur-768001, Tel: 0663-329 0591. **SANGLI (PARENT: KOHLAPUR):** Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli, Sangli-416416, Tel: 9326016616. **SATARA:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **SATNA:** 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, SATNA, SATNA-485 001, Tel: 7672-320896. **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHIMLA:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga-577 201, Tel: 8182-322 980. **SILIGURI:** No 7, Swamiji Sarani, Ground Floor, Ground Floor,Hakimpara, Siliguri-734001, Tel: 0353-329 1103. **SIRSA:** Gali No:1, Old Court Road, Near Railway Station Crossing, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur-261001, Tel: 5862-324356. **SOLAN:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212, Tel: 1792-321075. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur-413001, Tel: 0217-3204200. **SONEPAT:** Shopo No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonapat-131 001, Tel: 130-3203021. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam, Srikakulam-532 001, Tel: 8942-321 900, 321 901. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 9389403149. **SURAT:** Plot No.629,2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat-395 001, Tel: 0261-326 2267, 326 2468. **SURENDRANAGAR:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar-363035, Tel: 2752-320233. **TANJORE:** 1112, West Main Street, Tanjore-613 009, Tel: 4362-319022. **THANE:** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road,Near Hanuman Temple, Naupada, Thane -400 602, Tel: 22-31920050. **THIRUPPUR:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur-641601, Tel: 0421-3201271. **THIRUVALLA:** Central Tower, Above Indian Bank, Cross Junction, Thiruvalla-689101, Tel: 469-3208430, 3200923. **TINSUKIA:** Dhawal Complex, Gr.Floor, Durgabari, Rangagora Road Nr.Dena Bank, PO.Tinsukia, Tinsukia-786 125, Tel: 374-2336742. **TIRUNELVELI:** 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli-627001, Tel: 0462-320 0308. **TIRUPATHI:** Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi-517501, Tel: 0877-3206887. **TRICHUR:** Room No.26/27, DEE PEE Plaza, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909. **TRIVANDRUM:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004, Tel: 0471-324 0202. **TUTICORIN:** 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main,Palayamkottai Road, Tuticorin, Tuticorin-628 008, Tel: 461-3209960. **UDAIPUR:** 32 Ahinsapuri, Fatehpura Circle, Udaipur-313004, Tel: 0294-3200054. **UJJAIN:**, 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain -456 010, Tel: 734-3206291. **UNJHA (PARENT: MEHSANA):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha -384 170,. **VADODARA:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007, Tel: 0265-301 8032, 301 8031. **VALSAD:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001, Tel: 02632-324623. **VAPI:** 215-216,

Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 260-3201249, 3201268. **VARANASI:** C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi-221002, Tel: 0542-325 3264. **VASCO C.C. (PARENT GOA):** No.DU8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da Gama, Vasco da Gama-403802, **VELLORE:** No:54, 1st Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore-632004, Tel: 0416-3209017. **VERAVAL:** Opp. Lohana Mahajan Wadi, Satta Bazar, Veraval, Veraval-362 265, Tel: 2876-322900. **VIJAYAWADA:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada-520 010, Tel: 0866-329 9181, 329 5202. **VISAKHAPATNAM:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam-530 016, Tel: 0891-329 8397, 329 8374. **WARANGAL:** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal-506001, Tel: 0870-320 2063, 320 9927. **WARDHA:** Opp. Raman Cycle Industries, Krishna Nagar, Wardha -442 001, Tel: 7152-327346. **YAMUNA NAGAR:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar-135 001, Tel: 1732-316770. **YAVATMAL:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatma-445 001, Tel: 7232-322780.