STATEMENT OF ADDITIONAL INFORMATION (SAI)

This Statement of Additional Information (SAI) contains details of SBI Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference (is legally a part of the Scheme Information Document).

This SAI is dated June 28, 2013.

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I INFORMATION ABOUT SPONSOR, AMC AND TRUSTEE COMPANIES

A. Constitution of the Mutual Fund

SBI Mutual Fund (the "Mutual Fund") has been constituted on June 29, 1987 as a Trust in accordance with the provisions of the Indian Trusts Act, 1882 (2 of 1882) with State Bank of India (SBI), as the Sponsor and SBI Mutual Fund Trustee Company Private Limited as the Trustee. The Trust Deed has been registered under the Indian Registration Act, 1908. The Mutual Fund was registered with SEBI on December 23, 1993 under Registration Code MF-009/93/3.

B. Sponsor

SBI Mutual Fund is sponsored by State Bank of India, one of the largest public sector banks in India. The Sponsor is the Settlor of the Mutual Fund Trust. The Sponsor has entrusted a sum of Rs. 5 Lakhs to the Trustee as the initial contribution towards the corpus of the Mutual Fund.

The State Bank of India 'SBI' having its Corporate Office at State Bank Bhavan, Madame Cama Road, Mumbai - 400 021, is the largest public sector bank in India with 14,816 branches in India and 186 offices in 34 countries worldwide. SBI also has 5 Banking Subsidiaries in addition to other non-banking subsidiaries in India. State Bank of India holds 63% stake in SBI Funds Management Private Limited.

Financial Performance of the SBI (Sponsor) {past three years}:

Particulars	**2013**	**2012**	**2011**
Net Worth (Rs. Cr.) (Paid up Capital and Reserves & Surplus)	98884	83,951	64,986
Total Income (Rs. Cr.)	135692	1,20,873	97,219
Net Profit (Rs. Cr.)	14,105	11,707	8,265

C. Trustee

SBI Mutual Fund Trustee Company Private Limited (the "Trustee" or SBIMFTCPL), through its Board of Directors, shall discharge its obligations as Trustee of the SBI Mutual Fund. The Trustee ensures that the transactions entered into by the AMC are in accordance with the SEBI Regulations and will also review the activities carried on by the AMC.

The registered office of SBIMFTCPL is situated at 191, Maker Tower 'E', Cuffe Parade, Mumbai 400 005. SBIMFTCPL is the Trustee to the Mutual Fund vide the Restated and Amended Trust Deed dated December 29, 2004, to supervise the activities of the Fund as disclosed hereunder.

(i) Details of Trustee Directors:

Sr. No.	**Name/ Age / Qualification**	**Experience**
1	Mr. T. L. Palani Kumar (Independent Director) Age: 62 Years B.Tech, Chemical Engineering (IIT-Chennai) & P.G. Diploma, Business Administration (IIM-Ahmedabad)	Mr. Palani Kumar has had a career spanning over thirty five (35) years in marketing, manufacturing operations and enterprise leadership. During his long and successful career span, he has served as non-executive/independent directors on the board of reputed Indian companies and have held offices in various capacities including CEO, MD & Whole Time Director. He is presently a Senior Advisor to a leading private equity fund and to a few business schools and organizational consultancies.
2	Ms. Bharati Rao (Associate Director) Age: 65 M.A. (Eco) and CAIIB	Smt. Bharati Rao is a Director on the Board of SBI Mutual Fund Trustee Company Private Limited w.e.f. March 03, 2009. She retired from services of State Bank of India on October 31, 2008. Before retirement, she was Deputy Managing Director & CDO of SBI handling staff matters along with the charge of Associate Banks. She is also a Director on the Board of Directors of SBI Global Factors Limited, SBI Capital Markets Limited, SBI CAP Securities Limited, SBICAPS Ventures Ltd; SBI CAP UK Limited

3	Mr. C. M. Dixit (Independent Director) Age: 63 Years B. Com (Hons.) -University of Pune (1971) and Chartered Accountant (1976).	Mr. C.M. Dixit is a Commerce Graduate {B.Com (Hons.) from Pune University (1971)} and a fellow member of The Institute of Chartered Accountants of India (1976). In his long and successful career spanning over 36 years, he has been involved in conducting Audits of Public Sector Banks, Private Sector Banks and Private Foreign Banks (Indian Business) as well as Public and Private Sector Companies and Mutual Funds. He has also served as shareholder's representative director on "Dena Bank", a Nationalised Bank for 2 terms of 3 years each. He has a strong foundation in Finance, Accounting & Auditing.
4	Ms. Sandra Martyres (Associate Director) Age: 59 Years Master of Arts (Economics) CAIIB, Diploma in Business Management	Ms. Martyres has about 10 years of banking experience in various capacities in Indian Bank and about 23 years of experience in senior management positions at Societe Generale, India including an Investment Banking Programme at Kellogg School of Management - Northwestern University Chicago
5	Mr. Krishnamurthy Vijayan (Independent Director) Age: 51 M.A. (Ravishankar University) & Certificate holder from NCST on Software Technology	Mr. Krishnamurthy Vijayan holds a Masters degree from Ravishankar University. He is a certificate holder from NCST on Software Technology. His last assignment was with IDBI Asset Management Limited as Managing Director & Chief Executive Officer. Prior to that, Mr. K. Vijayan was Executive Chairman of JP Morgan Asset Management India Pvt. Limited and Chief Executive Officer of JM Financial Asset Management Ltd. He has extensive knowledge and experience in the Indian Mutual Fund Industry and has been a member of the Governing Board of Association of Mutual Funds in India, FICCI Capital Markets Committee, BSE Index Committee and SEBI Committee on Investor Education (Training Material). He was also a member of the Standing Committee on AMFI Registration and Chairman, AMFI Working Group on Market Information Bureau. Mr. K. Vijayan is presently a Director & Honorary Co-Chairman of Mi India Capital Consultancy Limited and Mi India Development Trust.
6	Mr. Shriniwas Y. Joshi (Independent Director) Age: 57 Years B.Com (Mumbai University), Fellow Member of ICAI & Associate Member of ICSI	Mr. Joshi has been practicing as a Chartered Accountant for more than 31 years and is a Senior Partner in CVK & Associates, Chartered Accountants. As a part of the practice he has carried out several Accounting, Auditing, Certification Assignments, Valuation and Taxation work for various clients such as Banks, Public Limited Companies, Private Limited Companies, Partnership, Trusts, Societies, Individuals, etc. He has been elected as Member of Western India Regional Council of Institute of Chartered Accountants of India (WIRC of ICAI) since 2004 for three consecutive terms. Currently, he is a Chairman of WIRC of ICAI for the year 2011-12. He has also been elected as Chairman on various Standing and Non-Standing Committees of WIRC of ICAI.

(ii) Supervisory role of the Trustees

The Board of Trustees monitors the activities of the AMC. From time to time it seeks information from the AMC in the form of Performance Reports, Compliance Reports, etc. On a quarterly basis, a review report is prepared by the AMC and the same is placed at the board meetings of the Trustee Company. Specific approval of the Trustees is also obtained on various important matters. The Audit Committee, comprising of four directors on the board of the Trustee Company has been constituted pursuant to the SEBI circular MFD/CIR/010/024/ 2000 dated January 17, 2000 to, inter alia, review internal audit systems and reports from internal and concurrent auditors. The Committee is chaired by an Independent Director of the Company. In the last financial year, the Board of Trustees met 9 times.

(iii) Duties and Obligations of Trustees and Substantial Provisions of the Trust Deed:

The rights, duties and obligations of the Trustee including the following:

1) To enter into an investment management agreement with the AMC with the prior approval of SEBI.

2) To ensure that the investment management agreement contains such clauses as are mentioned in the Fourth Schedule of SEBI (Mutual Fund) Regulations, 1996 and such other clauses as are necessary for the purpose of making investment.

3) The trustees shall have a right to obtain from the asset management company such information as is considered necessary by the trustees.

4) To ensure before the launch of any scheme that the AMC has: -

   a) Systems in place for its back office, dealing room and accounting;
   b) appointed all key personnel including fund manager(s) for the scheme(s) and submitted their bio data which shall contain the educational qualifications, past experience in the securities market with the Trustee, within 15 days of their appointment;
   c) Appointed auditors to audit its accounts;
   d) Appointed a compliance officer to comply with regulatory requirements;
   e) Appointed registrars and laid down parameters for their supervision;
   f) Prepared a compliance manual and designed internal control mechanisms including audit systems;
   g) Specified norms for empanelment of brokers and marketing agents
   h) obtained, wherever required under these regulations, prior in principle approval from the recognised stock exchange(s) where units are proposed to be listed.

4A) The compliance officer appointed under clause (d) of sub-regulation (4) shall immediately and independently report to the Board any non-compliance observed by him.

5) To ensure that the AMC has been diligent in empanelling the brokers, in monitoring securities transactions with brokers and avoiding undue concentration of business with any broker.

6) To ensure that the AMC has not given any undue or unfair advantage to any associates or dealt with any of the associates of the asset management company in any manner detrimental to the interest of the Magnum / Unit holders.

7) To ensure that the transactions entered into by the asset management company are in accordance with SEBI (Mutual Fund) Regulations, 1996 and the scheme.

8) To ensure that the AMC has been managing the mutual fund schemes independently of other activities and have taken adequate steps to ensure that the interests of investors of one scheme are not being compromised with those of any other scheme or of other activities of the asset management company.

9) To ensure that all activities of the AMC are in accordance with the provisions of SEBI (Mutual Fund) Regulations, 1996.

10) Where the Trustee have reason to believe that the conduct of business of the mutual fund is not in accordance with SEBI (Mutual Fund) Regulations, 1996 and the scheme they shall forthwith take such remedial steps as are necessary by them and shall immediately inform the SEBI of the violation and the action taken by them.

11) To file the details of his/her holdings in securities on a quarterly basis with the trust.

12) To be accountable for, and be the custodian of, the funds and property of the respective schemes and to hold the same in trust or the benefit of the unit holders in accordance with SEBI (Mutual Fund) Regulations, 1996 and the provisions of trust deed.

13) To take steps to ensure that the transactions of the mutual fund are in accordance with the provisions of the trust deed.

14) To be responsible for the calculation of any income due to be paid to the mutual fund and also of any income received in the mutual fund for the holders of the units of any scheme in accordance with SEBI (Mutual Fund) Regulations, 1996 and the trust deed.

15) To obtain the consent of the Unit holders:

   i. whenever required to do so by the SEBI in the interest of the Magnum holders / Unit holders; or

ii. whenever required to do so on the requisition made by three fourths of the Magnum holders / Unit holders of any scheme; or
iii. when the majority of the Trustee decide to wind up or prematurely redeem the units;

15A) The trustees shall ensure that no change in the fundamental attributes of any scheme or the trust or fees and expenses payable or any other change which would modify the scheme and affects the interest of unitholders, shall be 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 region where the Head Office of the mutual fund is situated; and
(*ii*) the unitholders are given an option to exit at the prevailing Net Asset Value without any exit load.

16) To call for the details of transactions in securities by the key personnel of the AMC in his own name or on behalf of the AMC and shall report to the SEBI, as and when required.

17) To quarterly review all transactions carried out between the mutual fund, Asset Management Company and its associates.

18) To quarterly review the net worth of the AMC and in case of any shortfall, ensure that the AMC make up for the shortfall as per clause (f) of sub-regulation (1) of regulation 21 of SEBI (Mutual Fund) Regulations, 1996.

19) To periodically review all service contracts such as custody arrangements, transfer agency of the securities and satisfy that such contracts are executed in the interest of the Unit holders.

20) To ensure that there is no conflict of interest between the manner of deployment of its net worth by the AMC and the interest of the Magnum holders / Unit holders.

21) To periodically review the investor complaints received and the redressal of the same by the AMC.

22) To abide by the Code of Conduct as specified in the fifth schedule of SEBI (Mutual Fund) Regulations, 1996.

23) To furnish to the SEBI on a half yearly basis: -

i. a report on the activities of the mutual fund;
ii. a certificate stating that the Trustee have satisfied themselves that there have been no instances of self dealing or front running by any of the Trustee, directors and key personnel of the AMC;
iii. a certificate to the effect that the AMC has been managing the schemes independently of any other activities and in case any activities of the nature referred to in sub-regulation (2) of regulation 24 of SEBI (Mutual Fund) Regulations, 1996 have been undertaken by the AMC and has taken adequate steps to ensure that the interests of the Magnum holders / Unit holders are protected.

24) The independent Trustee referred to in regulation 16 shall give their comments on the report received from the AMC regarding the investments made by the schemes in the securities of group companies of the Sponsor.

25) To maintain arms' length relationship with other companies, or institutions or financial intermediaries or any body corporate with which he may be associated.

26) To ensure that no Trustee shall participate in the meetings of the board of Trustee or Trustee Company when any decisions for investments in which he may be interested are taken.

27) To furnish to the board of Trustee or trustee company particulars of interest which he may have in any other company, or institution or financial intermediary or any corporate by virtue of his position as director, partner or with which he may be associated in any other capacity.

28) To appoint a custodian and shall be responsible for the supervision of its activities in relation to the mutual fund and shall enter into a custodian agreement with the custodian for this purpose.

29) To ensure that the removal of a Trustee in all cases would require the prior approval of SEBI.

30) To ensure that the Trustee may dismiss the AMC under the specific events only with the approval of SEBI and in accordance with the SEBI Regulations.

31) To forbid the acquisition of any asset out of the trust property which involves the assumption of any liability which is unlimited and shall not result in encumbrance of the trust property in any way.

32) To provide or cause to provide information to unitholders and SEBI as may be specified by SEBI.

As per the sub-regulation (25), the Trustee shall exercise due diligence as under:

A. General Due Diligence:

a. The Trustee shall be discerning in the appointment of the directors on the Board of the asset management company.
b. Trustee shall review the desirability of continuance of the asset management company if substantial irregularities are observed in any of the schemes and shall not allow the asset management company to float new schemes.
c. The trustee shall ensure that the trust property is properly protected, held and administered by proper persons and by a proper number of such persons.
d. The trustee shall ensure that all service providers are holding appropriate registrations from the Board or concerned regulatory authority.
e. The Trustee shall arrange for test checks of service contracts.
f. Trustee shall immediately report to Board of any special developments in the mutual fund.

B. Specific Due Diligence:

The Trustee shall:

a. Obtain internal audit reports at regular intervals from independent auditors appointed by the Trustee.
b. Obtain compliance certificates at regular intervals from the asset management company.
c. Hold meeting of Trustee at frequent intervals.
d. Consider the reports of the independent auditors and compliance reports of Asset Management Company at the meetings of Trustee for appropriate action.
e. Maintain records of the decisions of the Trustee at their meetings and of the minutes of the meetings.
f. Prescribe and adhere to a code of ethics by the Trustee, Asset Management Company and its personnel.
g. Communicate in writing to the asset management company of the deficiencies and
h. Checking on the rectification of deficiencies.

Notwithstanding the aforesaid, the Trustee shall not be held liable for acts done in good faith if they have exercised adequate due diligence honestly.

The independent Directors of the Trustee or AMC shall pay specific attention to the following, as may be applicable, namely:

a. The Investment Management Agreement and the compensation paid under the agreement.
b. Service contracts with affiliates - whether the AMC has charged higher fees than outside contractors for the same services.
c. Selection of the AMC's independent directors.
d. Securities transactions involving affiliates to the extent such transactions are permitted.
e. Selecting and nominating individuals to fill independent directors' vacancies.
f. Code of ethics must be designed to prevent fraudulent, deceptive or manipulative practices by insiders in connection with personal securities transactions.
g. The reasonableness of fees paid to Sponsors, AMC and any others for services provided.
h. Principal underwriting contracts and their renewals.
i. Any service contract with the associates of the AMC.

iv. Modifications to the Trust Deed

No amendments to the Trust Deed will be carried out without the prior approval of SEBI and the Unit holders' approval would be obtained where it affects the interests of the Unit holder.

D. Asset Management Company (AMC)

SBI Funds Management Private Limited (SBIFMPL) is a private limited company incorporated under the Companies Act, 1956 on February 17, 1992, having its Registered Office at 191, Maker Tower "E", 19th Floor, Cuffe Parade, Mumbai 400 005 and Corporate office at 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400051. SBIFMPL has been appointed as the Asset Management Company of the SBI Mutual Fund by the Trustee vide Investment Management Agreement (IMA) dated May 14, 1993 and also a supplemental thereto on April 28, 2003 and the same have been replaced by Restated and Amended Investment Management Agreement entered into between SBIMFTCPL and SBIFMPL on December 29, 2004.

As per the audited accounts on 31st March, 2013, the authorized and paid-up capital of the AMC was Rs. 50 crores and the Networth of the AMC was Rs. 337.70 Crores. SBI FMPL is a joint venture between State Bank of India (SBI) and Amundi India Holding (AMUNDI), a leading European asset management company. A shareholder agreement in this regard has been entered on April 13, 2011 amongst SBI & AMUNDI. Accordingly, SBI currently holds 63% stake in SBI FMPL and the 37% stake is held by AMUNDI through Amundi India Holding. AMUNDI shall provide strategic support to the Company. SBI & AMUNDI shall jointly develop the Company as an asset management company of international repute by adopting global best practices and maintaining international standards.

In terms of Investment Management Agreement, SBIFMPL has assumed the day to day investment management of the fund and in that capacity makes investment decisions and manages the SBI Mutual Fund Schemes in accordance with the scheme objectives, Trust Deed, provisions of Investment Management Agreement and SEBI Regulations & Guidelines.

In addition to the investment management activity, SBI Funds Management Private Limited has also been granted a certificate of registration as a Portfolio Manager with Registration Code INP000000852. SEBI has renewed the certificate for a period from January 16, 2013 to January 15, 2016.

Apart from this SBI Funds Management Private Limited has received an 'In-principle' approval from SEBI for SBI Resurgent India Opportunities Fund (Offshore Fund) vide letter no. IMD/RK/53940/2005 dated November 16, 2005.

The AMC certifies that there would be no conflict of interest between the Asset Management activity and these other activities.

(i) Details of AMC Directors:

Sr. No.	Name/ Age/ Qualification	Experience
1	Mr. Pratip Chaudhuri (Chairman) Age: 59 Years B.Sc. (Hons), MBA	Mr. Pratip Chaudhuri is the Chairman of State Bank of India, prior to which he was Dy. Managing Director & Group Executive (International Banking), Mumbai. During his illustrious career spanning 37 years in State Bank of India, he held several important positions viz.: • Chief General Manager (Foreign Offices) at Corporate Centre, Mumbai. • Managing Director, State Bank of Saurashtra. • Chief General Manager, Chennai Circle. • General Manager, Mid Corporate Group, New Delhi Region. • General Manager, Commercial Banking, Local Head Office, New Delhi. • Chief Investment Officer, SBI Mutual Fund. • Dy. General Manager, Merchant Banking, International Banking Group. • AGM & Relationship Manager, Corporate Accounts Group, New Delhi. • Vice President (Operations), SBI Canada, Toronto.
2	Mr. Deepak Kumar Chatterjee (Managing Director & CEO) Age: 59 Years M.Sc., MBA	Mr. Deepak Kumar Chatterjee took over as the Managing Director & CEO of SBI Funds Management Private Limited (SBIFMPL) on 13th January, 2011, prior to which Mr. Chatterjee was the General Manager (Financial Institutions Group) international Business Group, SBI. Mr. Chatterjee has an experience of over 32 years in State Bank of India in various areas such as Credit Administration, Investment Banking, International Banking Operations, Branch Management, etc.
3	Mr. Jashvant Raval (Independent Director) Age: 66 Years B.Com (Hons), FCA	Mr. Jashvant Raval is a Practicing Chartered Accountant and is the Principal Partner of JCR & Co. since its inception in 1972. He has over 40 years of experience in statutory audit, internal audit, consultancy & investigation etc. Mr. Raval has extensive experience in statutory & internal audit of various companies including Banking / financial companies as well as advising for obtaining approval from RBI for Foreign Direct Investments, joint ventures and loans in foreign currency and rupee loans, Government of India's approval for external

Sr. No.	Name/ Age/ Qualification	Experience
		commercial borrowings, long term finance from Financial institutions, divestments and obtaining required permissions (Overseas), investment companies abroad on tax laws and compliance in India (Overseas) etc. He has also handled fraud investigations in a co-operative bank, public company, investigation in a public interest litigation covering allegation of misappropriation of public issue money, investigation of a person notified by the Custodian under the Special Courts (TORTS) Act, 1992 etc. Mr. Raval is also a Director on the Board of JCR Consulting Private Limited.
4	Dr. H. Sadhak (Independent Director) Age: 63 Years MA (Eco), Ph.D (Industrial Finance) & Diploma in Operation Research for Management (DORM)	Dr. Sadhak has more than 31 years of experience in Financial Services Industry including Pension Funds, Mutual Funds, Life Insurance and Banking. At present, he is an advisor in Price Waterhouse Coopers (PwC) providing advice for financial services, especially Pension & Insurance practices. He has also served on various Committees & Working Groups as a Technical Expert. He has published more about 200 articles/Research Papers. He has also received many National level awards/prizes. He has also attended several Seminar and Conference in India and abroad mostly as a speaker. He is also on the Board of the Arch Pharmalabs Ltd. (Independent Director), Clearing Corporation of India Ltd. (Nominee Director of LIC of India) & Corp Bank Securities Ltd. (Independent Director).
5	Mrs. Madhu Dubhashi (Independent Director) Age: 62 Years B. Com (Delhi University) PGDBM (IIM, Ahmedabad)	Mrs. Dubhashi has been associated with the capital market for over 38 years with an experience including assessment of viability of projects, post sanction follow ups for ICICI Bank Limited, managing of IPOs and FOOs during her tenure with Standard Chartered Bank, Investment banking division. She has also been instrumental in the set up of a data centre and facilities for financial analysis of companies rated by CRISIL in her capacity as Head of Global Data Services of India, a subsidiary of CRISIL. She is presently working with INNOVEN Business Consultancy as Managing Partner. She has addressed several seminars, written seminal papers on Non-Voting Shares and perils and dangers of permitting “Buy-Back of Shares” by the Indian corporate and contributed a number of articles to various reputed business journals.
6	Dr. H. K. Pradhan (Independent Director) Age: 54 Years M.A. M Phil ,Ph D, Post Doc. Columbia University	Dr. H.K. Pradhan is a Professor of Finance & Economics at XLRI Jamshedpur and has experience of over 24 years in teaching & research etc. He has handled various international assignments including two years as Regional Advisor, Commonwealth Secretarial Regional Advisor, Pacific Islands & Fiji Islands. He has presented several research papers in international conferences held in US, Europe, Asia, Africa and Pacific countries related to Securities and Capital Market. He has also been Member, Board of Governors, XLRI Jamshedpur (2003 -2005). He is also associated with National Commodity Derivative Exchange (NCDEX) since 2008 as Member, Index & Option Committee.
7	Mr. Shishir Joshipura (Independent Director) Age: 51 Years BE Mechanical from BITS, Pilani and Advance Management Programme (AMP) from Harvard Business School.	Mr. Shishir Joshipura is the Managing Director of SKF India Limited since December 2009 and also the Country Manager for the region which includes the group’s business of SKF Technologies Private Limited and Lincoln Helios India Limited. He began his illustrious career of 27 years in Thermax as a trainee engineer and served in different capacities with the organization. He was appointed as Chief Executive Officer of Thermax Energy Performance Services Limited in 1999. Mr. Shishir Joshipura has deep knowledge in the field of Energy Efficiency, Renewable Energy and Carbon Intensity Reduction. Mr. Joshipura is also a Director on the board of Lincoln

Sr. No.	Name/ Age/ Qualification	Experience
		Helios India Limited, Thermax Sustainability Energy Solutions Limited, Alliance for an Energy Efficient Economy (non-profit making organization). He has also been awarded as UDYOG RATTAN from Institute of Economic Studies - 2011.
8	Mr. Fathi Jerfel (Associate Director) Age: 54 Years Engineering degree from Ecole Poly-technique, Engineering degree from the Institut Français du Petrole & Post graduate degree in Economics (Petroleum Management) from the University of Dijon	Mr. Fathi Jerfel is Deputy Chief Executive Officer of Amundi SA in charge of investment solutions for Retail Network Division. After a start at Credit Lyonnais as Head of Financial Engineering and Fixed Income (1986-2001), he joined Crédit Agricole Asset Management in 2002 as Head of Derivatives Arbitrage & Cumulative Research. In 2005, Mr. Jerfel was appointed as Chief Executive Officer of Crédit Agricole Structured Asset Management. Some of the positions he held are: Director, Amundi; Director, Societe Generale Gestion; Chairman, Amundi Hellas MFMCSA (Exemporiki Asset Management MFCM); Chairman, Amundi SGR S.P.A.
9	Mr. Thierry Raymond Mequillet (Associate Director) Age: 61 Years EM Lyon Masters in Management, Member of Hong Kong Securities Institute	Mr. Thierry Mequillet is a Chief Executive Officer of Amundi Hong Kong Limited, North Asia since January 1999. Prior to that, Mr. Mequillet was Chief Operating Officer of Indosuez Asset Management Hong Kong Limited. He has over 31 years of professional experience in Banking and Asset Management internationally and held various position viz.: Regional General Manager – Finance & Operations, Indosuez Asset Management Asia Limited, Hong Kong; Financial Controller, Indosuez Paris; Deputy General Manager, Indosuez Singapore. Mr. Mequillet is also a Director on the board of various companies viz., Amundi HK Limited, Indosuez Asset Nominees Limited, Amundi India Holding, ABC – CA, Alliance Française de Hong Kong.
10	Mr. Philippe Batchevitch (Alternate Director to Mr. Jerfel) Age: 53 Years SKEMA School of Management, Lille, France & Harvard Business School AMP	Mr. Philippe Batchevitch has been deputed from Amundi Group as Deputy Chief Executive Officer of SBI Funds Management Private Limited w.e.f July 20, 2011. After his first venture in New York, he moved subsequently to BFCE (French Exim Bank) in 1988 as a currency option dealer, then Bank Indosuez in 1991 where he assumed different Capital Market positions in Paris, Riyadh, Singapore, Tokyo and Istanbul. In 2003, he took the CEO role at NHCA Asset Management, joint venture set up in partnership with NH, one of the leading banking networks in South Korea. In 2007, Philippe joined Caam Ai Inc. Chicago as Country Head. Before moving to SBIFMPL, he has actively participated in the integration of international joint-ventures and partnerships on behalf of Amundi Asset Management.

ii) Duties and Obligation of the Asset Management Company:

Duties and obligation of the AMC as specified in the SEBI Mutual Fund Regulations are as under:

1) The asset management company shall take all reasonable steps and exercise due diligence to ensure that the investment of funds pertaining to any scheme is not contrary to the provisions of these regulations and the trust deed.
2) The asset management company shall exercise due diligence and care in all its investment decisions as would be exercised by other persons engaged in the same business.

2A) The asset management company shall obtain, wherever required under these regulations, prior in-principle approval from the recognized tock exchange(s) where units are proposed to be listed.

3) The asset management company shall be responsible for the acts of commissions or omissions by its employees or the persons whose services have been procured by the asset management company.

4) The asset management company shall submit to the trustees quarterly reports of each year on its activities and the compliance with these regulations.

5) The trustees at the request of the asset management company may terminate the assignment of the asset management company at any time:

Provided that such termination shall become effective only after the trustees have accepted the termination of assignment and communicated their decision in writing to the asset management company.

6) Notwithstanding anything contained in any contract or agreement or termination, the asset management company or its directors or other officers shall not be absolved of liability to the mutual fund for their acts of commission or omissions, while holding such position or office.

6A) The Chief Executive Officer (whatever his designation may be) of the asset management company shall ensure that the mutual fund complies with all the provisions of the regulations and the guidelines or circulars issued in relation thereto from time to time and that the investments made by the fund managers are in the interest of the unit holders and shall also be responsible for the overall risk management function of the mutual fund.

Explanation: For the purpose of this sub-regulation, the words 'these regulations' shall mean and include the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended from time to time.

6B) The fund manager (whatever the designation may be) shall ensure that the funds of the schemes are invested to achieve the objectives of the scheme and in the interest of the unit holders.

7) a. An asset management company shall not through any broker associated with the sponsor, purchase or sell securities, which is average of 5% or more of the aggregate purchases and sale of securities made by the mutual fund in all its schemes.

Provided that for the purpose of this sub-regulation, aggregate purchase and sale of securities shall exclude sale and distribution of units issued by the mutual fund.

Provided further that the aforesaid limit of 5% shall apply for a block of any three months.

b. An asset management company shall not purchase or sell securities through any broker [other than a broker referred to in clause (a) of sub-regulation (7)] which is average of 5% or more of the aggregate purchases and sale of securities made by the mutual fund in all its schemes, unless the asset management company has recorded in writing the justification for exceeding the limit of 5% and reports of all such investments are sent to the trustees on a quarterly basis.

Provided that the aforesaid limit shall apply for a block of three months.

8) An asset management company shall not utilise the services of the sponsor or any of its associates, employees or their relatives, for the purpose of any securities transaction and distribution and sale of securities:
Provided that an asset management company may utilise such services if disclosure to that effect is made to the unit holders and the brokerage or commission paid is also disclosed in the half yearly annual accounts of the mutual fund.

Provided further that the mutual funds shall disclose at the time of declaring half-yearly and yearly results;

i) Any underwriting obligations undertaken by the schemes of the mutual funds with respect to issue of securities associate companies,
ii) Devolvement, if any,
iii) Subscription by the schemes in the issues lead managed by associate companies
iv) Subscription to any issue of equity or debt on private placement basis where the sponsor or its associate companies have acted as arranger or manager.

9) The asset management company shall file with the trustees the details of transactions in securities by the key personnel of the asset management company in their own name or on behalf of the asset management company and shall also report to the Board, as and when required by the Board.

10) In case the asset management company enters into any securities transactions with any of its associates a report to that effect shall be sent to the trustees at its next meeting.

11) In case any company has invested more than 5 per cent of the net asset value of a scheme, the investment made by that scheme or by any other scheme of the same mutual fund in that company or its subsidiaries shall be brought to the notice of the trustees by the asset management company and be disclosed in the half yearly and annual accounts of the respective schemes with justification for such investment provided the latter investment has been made within one year of the date of the former investment calculated on either side.

12) The asset management company shall file with the Trustee and the Board –

(a) Detailed bio-data of all its directors along with their interest in other companies within fifteen days of their appointment; and

(b) Any change in the interests of directors every six months.

(c) A quarterly report to the trustees giving details and adequate justification about the purchase and sale of the securities of the group companies of the sponsor or the asset management company as the case may be, by the mutual fund during the said quarter.

13) Each director of the Asset Management Company shall file the details of his transactions of dealing in securities with the trustees on a quarterly basis in accordance with the guidelines issued by the Board.

14) The asset management company shall not appoint any person as key personnel who has been found guilty of any economic offence or involved in violation of securities laws.

15) The asset management company shall appoint registrars and share transfer agents who are registered with the Board.

Provided if the work relating to the transfer of units is processed in-house, the charges at competitive market rates may be debited to the scheme and for rates higher than the competitive market rates, prior approval of the trustees shall be obtained and reasons for charging higher rates shall be disclosed in the annual accounts.

16) The asset management company shall abide by the Code of Conduct as specified in the Fifth Schedule.

17) The asset management company shall not invest in any of its scheme, unless full disclosure of its intention to invest has been made in the offer documents, in case of schemes launched after the notification of Securities and Exchange Board of India (Mutual Funds) (Amendment) Regulations, 2011:
Provided that an asset management company shall not be entitled to charge any fee on its investment in that scheme.

18) The asset management company shall not carry out its operations including trading desk, unit holder servicing and investment operations outside the territory of India:
Provided that the asset management company having any of its operations outside India shall wind up and bring them within the territory of India within a period of one year form the date of notification of Securities and Exchange Board of India (Mutual Funds) (Amendment) Regulations, 2011:

Provided further that the Board may grant a further period of one year if it is satisfied that there was sufficient cause for not winding up of the operation outside India within that period.

19) The asset management company shall compute and carry out valuation of investments made by its scheme(s) in accordance with the investment valuation norms specified in Eighth Schedule, and shall publish the same.

20) The asset management company and the sponsor of the mutual fund shall be liable to compensate the affected investors and/or the scheme for any unfair treatment to any investor as a result of inappropriate valuation.

21) The asset management company shall report and disclose all the transactions in debt and money market securities, including inter scheme transfers, as may be specified by the Board.

Further the Asset Management Company shall ensure the following

a) Not to acquire any of the assets out of the Scheme property which involves the assumption of any liability which is unlimited or which may result in encumbrance of the Scheme property in any way.

b) Not to take up any activity in contravention of the SEBI Regulations.

c) To ensure that no loss or damage or expenses incurred by the AMC or officers of AMC or any person delegated by the AMC, shall be met out of the trust property.

(iii) Information on Key Personnel:

The day-to-day operations of the AMC for Mutual Fund are looked after by experienced and qualified professionals, consisting of senior officials on deputation from the State Bank of India and AMUNDI as well as directly recruited officials of the AMC. All the key personnel are based at the registered office of the AMC.

Name/Designation	**Age/Qualification**	**Brief Experience**
Mr. Deepak Kumar Chatterjee / (Managing Director & CEO)	59 / M.Sc., MBA	Mr. Deepak Kumar Chatterjee took over as the Managing Director & CEO of SBI Funds Management Private Limited (SBIFMPL) on 13th January, 2011, prior to which Mr. Chatterjee was the General Manager (Financial Institutions Group) international Business Group, SBI. Mr. Chatterjee has an experience of over 33 years in State Bank of India in various areas such as Credit Administration, Investment Banking, International Banking Operations, Branch Management, etc.
Mr. Philippe Batchevitch / Deputy Chief Executive Officer	53/ SKEMA School of Management, Lille, France & Harvard Business School AMP	Mr. Philippe Batchevitch has been deputed from Amundi Group as Deputy Chief Executive Officer of SBI Funds Management Private Limited w.e.f July 20, 2011. After his first venture in New York, he moved subsequently to BFCE (French Exim Bank) in 1988 as a currency option dealer, then Bank Indosuez in 1991 where he assumed different Capital Market positions in Paris, Riyadh, Singapore, Tokyo and Istanbul. In 2003, he took the CEO role at NHCA Asset Management, joint venture set up in partnership with NH, one of the leading banking networks in South Korea. In 2007, Philippe joined Caam Ai Inc. Chicago as Country Head. Before moving to SBIFMPL, he has actively participated in the integration of international joint-ventures and partnerships on behalf of Amundi Asset Management.
Mr. Navneet Munot / Executive Director & Chief Investment Officer	42/ M.Com, C.A., C.F.A., C.A.I.A. FRM	Having experience of more than 18 years in the area of financial services. He has joined us from Morgan Stanley Investment Management where he worked as Executive Director responsible for Multi-Strategy Funds. Before that he worked with Birla Sun Life AMC as CIO – Fixed Income and Hybrid Funds. He also worked with Birla Global Finance Ltd and Birla Sun Life Securities Ltd.
Mr. K T Ravindran / Executive Diector & Chief Operating Officer	58 / B.Sc., CAIIB, Diploma in Management	Mr. Ravindran, General Manager, State Bank of India (SBI) has over 31 years of experience in various areas at SBI such as Credit Administration, Monitoring Asset Quality, International Banking Operations, Retail Banking, Branch Management, Internal Audit functions, Circle Balance Sheet and Compliance. Prior to assuming the charge of Chief Operating Officer at SBI Funds Management Pvt. Ltd, Mr. Ravindran was Deputy General Manager (Credit) of SBI Chennai Circle.
Ms. Vinaya Datar / Company Secretary & Compliance Officer	41 / B.Sc, C.S., L.L.B.	Having overall experience of more than 18 years including over 10 years in the field of financial services. She has extensively worked in the areas of Compliance, Secretarial, and Legal. Prior to this assignment, she was Assistant Vice President - Compliance with Mirae Asset Global Investments (India) Pvt. Ltd. She has also been previously associated with Reliance Capital Asset Management Ltd, IL&FS Limited and UTI Infrastructure & Services Limited.

Mr. R. S. Srinivas Jain/ Executive Director & Chief Marketing Officer (Strategy and International Business)	36/ B.Com	Experience of over 20 years in Financial Services industry, including over 9 years in Asset management Companies. Assignment during the last 10 years Associated with SBIFMPL since May 2001. His last assignment was as Regional head, South, SBI Funds Management Pvt. Ltd. Before joining to SBI Funds Management P. Ltd, he has been associated with Birla Sunlife AMC, Investment India Pvt. Ltd. Kotak Securities etc.
Mr. Aparna Nirgude / Chief Risk Officer	40/ B.Com, MBA	Experience of over 16 years in the mutual fund industry in the area of equity research and funds management. Associated with SBIFMPL since June 1993. Assignment during the last 10 years: • March 2005 onwards - Chief Risk Officer • February 2005 – March 2005 - Vice President (Investment Risk & Monitoring) • August 2000 – February 2005 - Head of Research • July 1998 – August 2000 - Equity dealer • September 1994 – June 1998 - Portfolio Manager
Mr. D. P. Singh / Executive Director & Chief Marketing Officer (Domestic Business)	51/ M.Com., P.G.Diploma in Personnel Management & Industrial Relations (DPMIR) & CAIIB	Mr. D. P. Singh has experience of more than 21 years and is associated with SBIFMPL since 1998. Mr. Singh was appointed as Head of Sales in 2008 and is responsible for supervising the sales function of various SBIMF schemes and administering the Sales Offices across the country. Prior to this, he was designated as Zonal Head – North of SBIFMPL.
Mr. C A Santosh / Investor Relations Officer	40/ B.Sc.	An experience of more than 18 years. Previously he was associated with Kotak Mahindra Bank as Chief Manager, Customer Contact Center and was responsible for running the Contact Center Operations and handling query / request / complains of customers. Before joining to Kotak Mahindra Bank, he was also associated with ICICI Bank and KLM/Northwest Airlines. Assignment during the last 10 years: • SBIFMPL since December 2007 • Chief Manager – Customer Contact Center - Kotak Mahindra Bank (December 2004 – December 2007) • Senior Officer – Shift Supervisor - ICICI Bank (April 2000 – December 2004) • Customer Service Executive - KLM/Northwest Airlines (September 1997 – September 1999)
Ms. Sohini Andani / Fund Manager	42/ B.Com. C.A.	Ms. Sohini joined SBI Funds Management Pvt. Ltd. as the Head of Research in October 2007 and appointed as Fund Manager in May 2010. Having experience of more than 18 years in the area of financial services. Prior to joining SBI Funds Management Pvt. Ltd. Ms. Sohini was with ING Investment Management 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.

Mr. Jayesh Shroff / Fund Manager – Equity	40/ PGD (MBFS) from ICFAI, B.Com	Experience of over 12 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: • 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
Mr. Ajit Dange / Fund Manager	41/ B E (Metallurgy), M B A (Finance)	Over 15 years of experience in Indian financial services and capital markets in various capacities. He has a rich experience in equity research, portfolio management, term lending and recoveries. Mr. Dange joined SBIFMPL in December 2007 as Research Analyst. Before joining SBIFMPL, he was working as Equity Research Analyst with Infinity.Com Financial Services (PINC), HDFC Securities and UTI Securities (Now renamed Standard Chartered - STCI Capital Markets) & SICOM Ltd.
Mr. Neeraj Kumar / Dealer & Fund Manager	44/ B Com (H), CA	16 years experience in equity dealing, equity research & Finance & Accounts Dept. Assignment during the last 10 years: • Equity Dealer - SBI Funds Management Private Limited - from 26/10/2006 till date • Equity Dealer , Equity Research Analyst - Life Insurance Corporation of India- September 1996 to October 2006
Mr. Rajeev Radhakrishnan/ Head (Fixed Income)	36/ B.E (Production). MMS (Finance) Cleared Level 2 of the CFA exam conducted by CFA Institute, USA.	Total experience of 10 years in funds management. Around 6 yrs in Fixed Income funds management and dealing. Previously he was associated UTI Asset Management Company Ltd. as Co - Fund Manager Past experiences: • SBI Funds Management P. Ltd - (From June 09, 2008 onwards) • Co - Fund Manager - UTI Asset Management Company Limited (June 2001-2008)
Mr. Rama Iyer Srinivasan/Head of Equities	43/ M.Com & MFM	Having experience of more than 20 years in the area of financial services. Prior to joining SBI Funds Management Pvt. Ltd. Mr. Srinivasan was with Future Capital Holding, asset management and financial services entity of the Future Group, where he worked as Head - Portfolio Management and was responsible for Portfolio Management & Equity Research. Before that he worked with many organizations viz: Principal PNB AMC; Imperial Investment Advisor; Indosuez W.I. Carr Securities; Inquire (Indian Equity Research); Sunidhi Consultancy (Research unit); Capital Market Publishers etc.
Mr. Dinesh Ahuja / Fund Manager	38 / B.Com, M.M.S.	Over 14 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.
Mr. Raviprakash Sharma / Chief Dealer & Fund Manager	35 / B.Com, C.A., C.F.A (USA)	Mr. Sharma has over 14 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: • 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.
Anup Upadhyay / Fund Manager	BTECH (Hons), PGDM	Mr. Upadhyay has over 9 years experience with over 5 years of experience in the area of financial services. He joined SBIFMPL in May, 2007 as an analyst and currently is a fund manager.
Mr. Tanmaya Desai / Fund Manager	31/ B.E (Electronics), MBA (Finance), C.F.A(USA) Level III candidate	Mr. Desai has close to 8 years of work experience with over 4 years of experience in Indian capital markets. Experience in last 8 years: • From May 2008 till date - as Research Analyst - Investments with SBI Funds Management Private Limited. • From August 2004 to June 2006 - as Lecturer, Electronics Department with D J Sanghvi College of Engineering, Mumbai. • From Sept 2003 – April 2004 – as Software Engineer with PATNI COMPUTER SYSTEMS LTD, Mumbai.
Mr. Ruchit Mehta / Fund Manager	32/ B.Com, MSc Finance. CFA Charter holder	Ruchit has over 9 year experience in the industry primarily as a research analyst. Experience over the last 8 years: • April 2010 – till date: Chief Manager Investments (Research) with SBI Funds Management Pvt. Ltd. • May 2006 – March 2010: AVP & Assistant Fund Manager, HSBC Asset Management Pvt. Ltd. • July 2004 – May 2006: Analyst, ASK Raymond James & Associates Pvt. Ltd. • Feb 2004 – July 2004: Associate, Prabhudas Lilladher Pvt. Ltd.
Ms. Nidhi Chawla / Fund Manager	29/ BBS, MBE, Pursuing CFA (USA) Level III candidate	Ms. Nidhi has over 6 years experience in Mutual Fund Industry. She joined SBI Mutual Fund in May 2007. She has been working as an equity research analyst covering various sectors including Real Estate, Infrastructure and Construction.
Mr. Saurabh Pant / Fund Manager	29/ B.Com, MBE, C.F.A(USA) Level III candidate	Mr. Saurabh has over 6 years experience in Indian capital markets in the capacity of research analyst: • From May 2007 to June 2011- as Research Analyst with SBI Funds Management Pvt Ltd.
Mr. Richard D'souza /Fund Manager	42 / B. Sc (Physics)	Mr. Richard D'souza has over 20 years of work experience in equities as a portfolio manager and as research analyst on the sell side. He has been associated with SBI Funds Management Pvt. Ltd. from April 2010

		onwards as Fund Manager for the Retail PMS division. Prior to joining SBI Funds Management, he worked with ASK Investment Managers Pvt. Ltd. as a Portfolio Manager. He has also worked as research analyst with sell-side organizations like Antique Share & Stock Brokers Pvt. Ltd. (post merger with Four Dimensions Securities Pvt. Ltd.), Sunidhi Consultancy Ltd. and Alchemy Share & Stock Brokers Pvt. Ltd. Richard has graduated from University of Mumbai, as a Bachelor of Science (Physics), in 1991.
Mr. R. Arun / Fund Manager	30/ Financial Risk Manager (GARP), PG Finance & B.Com	Mr. R. Arun has over 7 years of work experience including 5 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.
Mr. Dinesh Balachandran (Fund Manager)	34/B. Tech (IIT-B), M. S. (MIT, USA), CFA Charter holder	Mr. Dinesh has over 11 years of experience in the industry primarily as Research Analyst.. Experience over the last 10 years: • Mar 2012 – till date: Senior Credit Analyst, SBI Funds Management Pvt. Ltd. • Aug 2004 – Dec 2011: Research Analyst, Fidelity Investments, USA • Sep 2001 – July 2004: Research Associate, Fidelity Investments, USA

(iv) Research Team

The Research Team at SBIFMPL consists of following persons:

a) Sanjeev Patkar – Head of Research, has total work experience of 21 years
b) Rohit Shimpi - Equity Analyst, has total work experience of 10 years.
c) Vishal Saraf - Analyst, has total work experience of 9.5 years.
d) Anup Upadhyay - Analyst, has total work experience of 8 years.
e) Saurabh Pant - Analyst, has total work experience of 6 years.
f) Ajit Dange – Analyst, has total work experience of 16 years.
g) Tanmay Desai – Analyst, has total work experience of 5.7 years
h) Nidhi Chawla – Analyst, has total work experience of 8 years
i) Manasi Sajeja – Credit Analyst, has total work experience of 8 years
j) Ruchit Mehta – Analyst, has total work experience of 9 years
k) Bhavna Pursnani – Quantitative Research Analyst, has total work experience of 10 years.
l) Kanchan Mahbubani - Quantitative Research Analyst, has total work experience of 7.5 years.
m) Mr. Shashank Tulsyan, Equity Analyst, has total work experience of 5 years.

(v) Procedures followed for Investment decisions

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

E. Service Providers

Custodian

The Mutual Fund has following Custodians for various Schemes:

i. Stock Holding Corporation of India Ltd. (SEBI Registration Number: IN/CUS/011) situated at Plot No. P-51, T.T.C. Industrial Area, MIDC, Mahape, Navi Mumbai - 400 701.
ii. CITI BANK N.A. (SEBI Registration Number: IN/CUS/004) situated at 77 Ramnord House, Dr. Annie Besant Road, Worli, Mumbai - 400 018.
iii. HDFC Bank Ltd. (SEBI Registration Number: IN/CUS/001) situated at Sandoz House, Dr. Annie Besant Road, Worli Mumbai - 400 018.
iv. Bank of Nova Scotia is the custodian for Gold for SBI Gold Exchange Traded Scheme (SEBI Reg. No.: IN/CUS/018) Address: 12-13, Maker Chambers VI, 220, Nariman Point, Mumbai - 400 021.

Role of Custodians (For SBI Gold Exchange Traded Scheme)

(1) Role of Bank of Nova Scotia

As Custodian of Gold, Bank of Nova Scotia (BNS or Bank) may select Sub custodians to perform any of its duties, including holding gold for it. By virtue of agreement entered into Asset Management Company (AMC) and Custodian, the Custodian may, with the prior written consent of the Trustees/AMC, entrust Gold held in the Account to a specified sub-custodian that is eligible to act as a custodian of Gold under applicable laws and regulations together with SEBI (Custodian of Securities) Regulations 1996 selected by Custodian with due care. The Custodian alone shall be fully liable for any fees, loss, damages, costs or charges of such Sub-Custodian. The Custodian shall continue to be liable and responsible to comply with the terms of the Agreement. The Trustees/AMC shall not recognize any sub-custodian and there shall be no privity of contract between the Trustee/AMC and the Sub-custodian.

The Custodian shall be fully responsible for custody/losses/ damages of physical gold whether the Custodian appoints Sub-custodian or not. Custodian will maintain all ledgers (or other records) reflecting Property in physical possession of Custodian, or held by any Sub-Custodian.

In terms of the Agreement entered into with the Bank of Nova Scotia (the custodian), the Custodian is liable for any loss, damage, cost, judgment, expense or any other liability including any physical loss, destruction or damage to the Property, except, for Losses arising from nuclear fission or fusion, radioactivity, war, terrorist event, invasion, insurrection, civil commotion, riot, strike, act of government or public authority, acts of God or a similar cause that is beyond the control of the Custodian ("Force Majeure").

In the event of such Force Majeure, the Custodian shall promptly inform the Trustee of the same; the disruption that such Force Majeure has caused to the services agreed to be provided by the Custodian under this Agreement and shall make immediate alternate arrangements so as to ensure that the services under the Agreement continue to be available to the Trustees.

Following activities form part of the Custody operations:
a) Account opening and KYC
b) Processing of initial creation/subscription of units
c) Processing of redemption of units
d) Reporting
e) Reconciliation
f) Accounting
g) Compliance
h) Business Resumption Plan

<u>Account Opening and KYC:</u>

KYC, due diligence requirements as specified /lay down by the Reserve Bank of India and Bank's internal rules are followed with regard to the opening of the Mutual Fund (MF) account with Bank of Nova Scotia.

<u>Processing of Initial Creation/subscription of Units</u>:

Post the initial subscription (via NFO), the designated Mutual Fund (SBI Mutual Fund) can invest in Gold and either request Bank of Nova Scotia to procure gold or source gold from other agencies for the collections made by them. The Mutual Fund will purchase the gold from the Bullion Division of the Bank of Nova Scotia or from other bankers. The custody division of the bank, will issue a pre-alert to the custody agent (Vault) advising the Quantity and the bar numbers that are to be accepted in the Mutual Fund name. As at close of day, the vault will have to advise the closing stock held in custody for the Mutual Fund along with the distinctive bar numbers. With regard to subsequent subscription of units, the Mutual Fund will advise Bank of Nova Scotia details of the Authorized Participants name, quantity and value date of the transaction. Cash component if any will be deposited with Bank of Nova Scotia or as per transfer instructions received from the Mutual Fund. Bank of Nova Scotia will process the transaction and instruct the vault agent to accept the metal on behalf of the fund. The vault will confirm receipt of the metal and confirm good/bad delivery status as per prescribed norms and vault the metal in the Mutual Fund's account with them. Bank of Nova Scotia will settle the purchase for the Mutual Fund and update the Mutual Fund's holding accordingly

Processing of redemption of units:
Based on the Authorised Participant's request to the Mutual Fund, Bank of Nova Scotia will receive written instructions with regard to redemption of units along with the Authorised Participants name, quantity and value date for the transaction. On receipt of confirmation from the Mutual Fund, instructions will be issued by Bank of Nova Scotia to release the Gold to the Authorised Participants. Bank of Nova Scotia will settle the redemption trade for the Mutual Fund and update the Mutual Fund's holding accordingly.

Reporting:
This is broadly classified into the following categories:

Client reporting:
a) Holding report
b) Daily transaction report (on month end)
c) Fail trade report (as and when it happens)
d) Pending deals report
e) Asset valuation report
f) Tax invoices as at month ends
g) Statement of account

Regulatory reporting:
Data on purchase, subscription and redemption as and when it occurs coupled with the monthly, quarterly reporting as prescribed by SEBI. Presently there is no specific reporting to RBI.

Reconciliation:
The daily closing positions of ETF stocks is advised to the Mutual Fund.

Accounting:
Mutual Funds are billed on a monthly basis for the custody charges based on the agreed fee structure. The billing is accompanied with a detailed annexure which gives day wise transaction charges and the holding position with respective valuations for each day Income and expenses related to custody are accounted in the Bank's financial system on an accrual basis.

Compliance:
The Bank's Compliance Officer is responsible for the overall compliance of this business.

Physical Risk:
The risk of loss through transportation, storage and delivery are insured by the Bank's Global Service Provider-M/s Lloyds Insurance and in any event through the Bank's general insurance cover.

Disaster recovery Plan:
Existing operations are centralized in Mumbai. The back up for all financial transactions is taken on a daily basis BNS's commercial branch located at Mittal Towers, Mumbai. Their staff can access the information from the commercial branch. In the case of the Precious metals system, the day to day processing is backed up by BNS's London Office accessing the system remotely. Tapes are stored offsite with a semi annual inspection of the same done by the bank.

Role of HDFC Bank Limited

The Custodian will be required to take delivery of all properties other than Gold and cash belonging to the scheme and to hold them in separate custody account and also separately from the assets of the custodian and their clients. The Custodian will ensure that the sale, purchase and registration of the properties other than Gold and cash of the fund will be in the name of the fund (SBI GETS). And will deliver them only as per instructions of the AMC and on receipt of the consideration.

The Custodian shall collect, receive and deposit in the account or accounts of the Fund with the Bank, income, interest, rights and other payments of whatever kind with respect to the securities and other assets and items of alike nature of the Fund held by or to the order of the Custodian and shall execute such ownership and other confirmations as are necessary. The Custodian shall be generally authorized to attend to all non-discretionary and procedural details for discharge of normal custodial functions in connection with the sale, purchase, transfer and other assets held for the account of the fund by the Custodian as an Agent except as may otherwise be directed by the Fund. For their services, the Custodian shall be paid a custodial fee as agreed upon by the AMC and the Custodian and within the limits given in the section "Expenses". The AMC reserves the right to change the Custodian at any time with the approval of the Board of Directors of the Trustees Company and the Committee of Board of Directors of the AMC.

Registrar, Transfer agent

The Mutual Fund has appointed M/s Computer Age Management Services (Pvt.) Ltd. (SEBI Registration Number: INR 000002813) situated at 148, Old Mahabalipuram Road, Okkiyam Thuraipakkam, Adjacent to Hotel Fortune, Chennai 600 097 as Registrars, Transfer Agents to the Scheme.

The Board of the Trustee and the AMC has ensured that the Registrar has adequate capacity to discharge responsibilities with regard to processing of applications and dispatching unit certificates/account statements to the unitholders within the time limit prescribed in the Regulations and also has sufficient capacity to handle investor complaints.

Legal counsel

Based on the issue on hand, the AMC appoints appropriate legal counsel on a case to case basis.

Fund Accountant

SBI-SG Global Securities Services Pvt. Ltd. situated at " Jeevan Seva " Annexe Bldg.,Ground Floor, S.V. Road, Santacruz (West), Mumbai - 400 054.

Statutory Auditor

SBIMF has appointed M/s. Chandabhoy & Jassobhoy, Chartered Accountants, situated at 208, Phoniex House, 'A' Wing, 2nd Floor, 462, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013 as the Statutory Auditor to the scheme. The AMC reserves the right to change the Auditor at any time with the approval of the Trustee and the Committee of the Board of Directors of AMC.

Collecting Bankers

For Collecting Bankers to NFOs please refer Scheme Information Document of the respective scheme.

F. Condensed financial Information (CFI):

CFI in respect of schemes launched during the last three fiscal years (excluding redeemed schemes) in the format given below:

HISTORICAL PER UNIT STATISTICS	**SBI DEBT FUND SERIES - 60 Months - 1 - Growth**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	12.0270	10.9182	10.1305	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	12.2907	12.0270	10.9182	10.1305
Annualised return**	2.1926	10.1555	7.7755	N.A.
Net Assets end of period (Rs. Crs.)	8.17	7.99	7.25	6.73

Ratio of Recurring Expenses to net assets ***	0.56	0.61	0.58	0.66
Date of Allotment of Units : 04th October ,2010				
Date of First N.A.V : 08th October, 2010 (NAV : 10.0149)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 60 Months - 1 - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	12.0271	10.9183	10.1306	N.A.
Dividends	Nil	Nil	Nil	Nil
N.A.V at the end of the year (as on March 31)	12.2908	12.0271	10.9183	10.1306
Annualised return**	2.1925	10.1554	7.7755	N.A.
Net Assets end of period (Rs. Crs.)	4.15	4.06	3.68	3.42
Ratio of Recurring Expenses to net assets ***	0.56	0.61	0.58	0.66
Date of Allotment of Units : 04th October ,2010				
Date of First N.A.V : 08th October, 2010 (NAV : 10.0149)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES 366 DAYS -17-Growth			
	01/04/13 TO 31/05/13	2012-13	2011-12	2010-2011
NAV at the beginning of the year	10.2984	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.4711	10.2984	N.A.	N.A.
Annualised return**	1.677	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	99.94	98.29	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.24	N.A.	N.A.
Date of Allotment of Units : 08th November, 2012				
Date of First N.A.V : 19th November, 2012 (NAV : 10.0223)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES 366 DAYS -17-Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-12	2010-2011
NAV at the beginning of the year	10.2984	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.4711	10.2984	N.A.	N.A.
Annualised return**	1.677	N.A.	N.A.	N.A.

Net Assets end of period (Rs. Crs.)	1.48	1.46	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.24	N.A.	N.A.
Date of Allotment of Units : 08th November, 2012				
Date of First N.A.V : 19th November, 2012 (NAV : 10.0223)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES 14 Months-1-Growth			
	01/04/13 TO 31/05/13	2012-13	2011-12	2010-2011
NAV at the beginning of the year	10.1079	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.2958	10.1079	N.A.	N.A.
Annualised return**	1.859	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	29.47	28.93	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.32	N.A.	N.A.
Date of Allotment of Units : 26th February, 2012				
Date of First N.A.V : 05th March,2013 (NAV : 10.0188)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES 14 Months-1-Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-12	2010-2011
NAV at the beginning of the year	10.1079	N.A.	N.A.	N.A.
Dividends	Nil	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.2958	10.1079	N.A.	N.A.
Annualised return**	1.859	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	1.58	1.55	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.32	N.A.	N.A.
Date of Allotment of Units : 26th February, 2012				
Date of First N.A.V : 05th March,2013 (NAV : 10.0188)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES 14 Months-1-Direct Growth			
	01/04/13 TO 31/05/13	2012-13	2011-12	2010-2011
NAV at the beginning of the year	10.1089	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the	10.2985	10.1089	N.A.	N.A.

year (as on March 31)				
Annualised return**	1.876	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	31.65	31.07	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.16	0.22	N.A.	N.A.
Date of Allotment of Units : 26th February, 2012				
Date of First N.A.V : 05th March,2013 (NAV : 10.0190)				

HISTORICAL PER UNIT STATISTICS	**SBI DEBT FUND SERIES 14 Months-1-Direct Dividend**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-12**	**2010-2011**
NAV at the beginning of the year	10.1089	N.A.	N.A.	N.A.
Dividends	Nil	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.2985	10.1089	N.A.	N.A.
Annualised return**	1.876	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.05	0.05	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.16	0.22	N.A.	N.A.
Date of Allotment of Units : 26th February, 2012				
Date of First N.A.V : 05th March,2013 (NAV : 10.0190)				

HISTORICAL PER UNIT STATISTICS	**SBI CONTRA FUND -Direct Plan- Growth**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-12**	**2010-2011**
NAV at the beginning of the year	56.7069	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	58.0377	56.7069	N.A.	N.A.
Annualised return**	2.347	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	4.54	2.85	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.70	1.54	N.A.	N.A.
Date of Allotment of Units : 1st January, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV : 59.5471)				

HISTORICAL PER UNIT STATISTICS	SBI CONTRA FUND -Direct Plan- Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-12	2010-2011
NAV at the beginning of the year	16.5770	N.A.	N.A.	N.A.
Dividends	Nil	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	16.9652	16.5770	N.A.	N.A.
Annualised return**	2.342	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	1.85	1.21	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.70	1.54	N.A.	N.A.
Date of Allotment of Units : 1st January, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV : 17.4135)				

HISTORICAL PER UNIT STATISTICS	SBI Magnum Balanced Fund -Direct Plan- Growth			
	01/04/13 TO 31/05/13	2012-13	2011-12	2010-2011
NAV at the beginning of the year	54.5994	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	57.781	54.5994	N.A.	N.A.
Annualised return**	5.827	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	5.47	2.26	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.22	2.08	N.A.	N.A.
Date of Allotment of Units : 1st January, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV :56.9551)				

HISTORICAL PER UNIT STATISTICS	SBI Magnum Balanced Fund -Direct Plan- Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-12	2010-2011
NAV at the beginning of the year	24.4608	N.A.	N.A.	N.A.
Dividends	Nil	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	25.8842	24.4608	N.A.	N.A.
Annualised return**	5.8191	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	3.20	0.51	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.22	2.08	N.A.	N.A.
Date of Allotment of Units : 1st January, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV :				

25.5245)				
HISTORICAL PER UNIT STATISTICS	**SBI MAGNUM MULTIPLIER PLUS SCHEME 93-Direct Plan-Dividend**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	52.0003	N.A.	N.A.	N.A.
Dividends	NIL	NIL	NIL	NIL
N.A.V at the end of the year (as on March 31)	54.8497	52.0003	N.A.	N.A.
Annualised return**	5.4796	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.92	0.789	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.08	1.83	N.A.	N.A.
Date of Allotment of Units : 01st January, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV: 56.3700)				

HISTORICAL PER UNIT STATISTICS	**SBI MAGNUM MULTIPLIER PLUS SCHEME 93-Direct Plan-Growth**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	82.2165	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	86.7345	82.2165	N.A.	N.A.
Annualised return**	5.4952	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	1.18	0.723	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.08	1.83	N.A.	N.A.
Date of Allotment of Units : 01st January, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV : 89.1100)				

HISTORICAL PER UNIT STATISTICS	**SBI MAGNUM MONTHLY INCOME PLAN-Direct Plan-Growth**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	23.8267	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	24.8325	23.8267	N.A.	N.A.
Annualised return**	4.2213	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	1.29	0.5384	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.79	1.75	N.A.	N.A.
Date of Allotment of Units : 07th January, 2013				

Date of First N.A.V : 08th January, 2013 (NAV:23.8746)				
HISTORICAL PER UNIT STATISTICS	**SBI MAGNUM MONTHLY INCOME PLAN-Direct Plan-Monthly**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	11.1651	N.A.	N.A.	N.A.
Dividends	NIL	NIL	NIL	NIL
N.A.V at the end of the year (as on March 31)	11.6361	11.1651	N.A.	N.A.
Annualised return**	4.2185	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.10	0.0532	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.79	1.75	N.A.	N.A.
Date of Allotment of Units : 07th January, 2013				
Date of First N.A.V : 08th January, 2013 (NAV:11.1874)				
HISTORICAL PER UNIT STATISTICS	**SBI MAGNUM MONTHLY INCOME PLAN-Direct Plan-Quarterly**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	11.1255	N.A.	N.A.	N.A.
Dividends	NIL	NIL	NIL	NIL
N.A.V at the end of the year (as on March 31)	11.5952	11.1255	N.A.	N.A.
Annualised return**	4.2218	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.01	0.0044	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.79	1.75	N.A.	N.A.
Date of Allotment of Units : 29th January, 2013				
Date of First N.A.V : 30th January, 2013 (NAV:11.1614)				
HISTORICAL PER UNIT STATISTICS	**SBI MAGNUM MONTHLY INCOME PLAN-Direct Plan-Annual**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	13.2946	N.A.	N.A.	N.A.
Dividends	NIL	NIL	NIL	NIL
N.A.V at the end of the year (as on March 31)	13.8570	13.2946	N.A.	N.A.
Annualised return**	4.2303	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.01	0.0022	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.79	1.75	N.A.	N.A.

Date of Allotment of Units : 07th January, 2013				
Date of First N.A.V : 08th January, 2013 (NAV:13.3217)				

HISTORICAL PER UNIT STATISTICS	SBI ARBITRAGE OPPORTUNITIES FUND-Direct Plan-Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	12.2689	N.A.	N.A.	N.A.
Dividends	NIL	NIL	NIL	NIL
N.A.V at the end of the year (as on March 31)	12.4354	12.2689	N.A.	N.A.
Annualised return**	1.3571	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	1.11	0.0025	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.82	1.69	N.A.	N.A.
Date of Allotment of Units : 20th February, 2013				
Date of First N.A.V : 21st February, 2013 (NAV:12.1300)				

HISTORICAL PER UNIT STATISTICS	SBI ARBITRAGE OPPORTUNITIES FUND-Direct Plan-Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	16.0299	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	16.2478	16.0299	N.A.	N.A.
Annualised return**	1.3593	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.75	0.5728	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.82	1.69	N.A.	N.A.
Date of Allotment of Units : 11th January, 2013				
Date of First N.A.V : 14th January, 2013 (NAV:15.6970)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS -12 -Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.5248	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.6915	10.5248	N.A.	N.A.
Annualised return**	1.5839	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	113.32	111.5496	N.A.	N.A.

Ratio of Recurring Expenses to net assets ***	0.27	0.24	N.A.	N.A.
Date of Allotment of Units : 22nd August, 2012				
Date of First N.A.V : 29th August, 2012 (NAV:10.0203)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS -12 -Dividend			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	10.5248	N.A.	N.A.	N.A.
Dividends	NIL	NIL	NIL	NIL
N.A.V at the end of the year (as on March 31)	10.6915	10.5248	N.A.	N.A.
Annualised return**	1.5839	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	3.13	3.0859	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.24	N.A.	N.A.
Date of Allotment of Units : 22nd August, 2012				
Date of First N.A.V : 29th August, 2012 (NAV:10.0203)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS -18 -Growth			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	10.2730	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.4497	10.2730	N.A.	N.A.
Annualised return**	1.7200	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	257.67	253.31	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.16	0.13	N.A.	N.A.
Date of Allotment of Units : 26th November, 2012				
Date of First N.A.V : 04th December, 2012 (NAV:10.0219)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS -18 -Dividend			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	10.2730	N.A.	N.A.	N.A.
Dividends	NIL	NIL	NIL	NIL
N.A.V at the end of the year (as on March 31)	10.4497	10.2730	N.A.	N.A.
Annualised return**	1.7200	N.A.	N.A.	N.A.
Net Assets end of period	17.37	17.08	N.A.	N.A.

(Rs. Crs.)				
Ratio of Recurring Expenses to net assets ***	0.16	0.13	N.A.	N.A.
Date of Allotment of Units : 26th November, 2012				
Date of First N.A.V : 04th December, 2012 (NAV:10.0219)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS -22 -Regular Plan-Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.1282	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.3082	10.1282	N.A.	N.A.
Annualised return**	1.7772	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	106.87	105.0009	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.25	N.A.	N.A.
Date of Allotment of Units : 26th February, 2013				
Date of First N.A.V : 05th March, 2013 (NAV:10.0305)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS -22 -Direct Plan-Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.1292	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.3109	10.1292	N.A.	N.A.
Annualised return**	1.7938	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	280.04	275.1011	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.16	0.15	N.A.	N.A.
Date of Allotment of Units : 26th February, 2013				
Date of First N.A.V : 05th March, 2013 (NAV:10.0308)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS -22 -Regular Plan-Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.1282	N.A.	N.A.	N.A.
Dividends	NIL	NIL	NIL	NIL
N.A.V at the end of the year (as on March 31)	10.3082	10.1282	N.A.	N.A.
Annualised return**	1.7772	N.A.	N.A.	N.A.

Net Assets end of period (Rs. Crs.)	0.13	0.1266	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.25	N.A.	N.A.
Date of Allotment of Units : 26th February, 2013				
Date of First N.A.V : 05th March, 2013 (NAV:10.0305)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series -14 Months - 2 - Regular Plan - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1868	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.58	0.57	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.18	0.24	N.A.	N.A.
Date of Allotment of Units : 25th March, 2013				
Date of First N.A.V : 04th April, 2013 (NAV : 10.0262)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series -14 Months - 2 - Regular Plan - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1868	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	69.62	68.33	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.18	0.24	N.A.	N.A.
Date of Allotment of Units : 25th March, 2013				
Date of First N.A.V : 04th April, 2013 (NAV : 10.0262)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series -14 Months - 2 - Direct Plan - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1877	N.A.	N.A.	N.A.

Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.03	0.02	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.13	0.19	N.A.	N.A.
Date of Allotment of Units : 25th March, 2013				
Date of First N.A.V : 04th April, 2013 (NAV : 10.0264)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series -14 Months - 2 - Direct Plan - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1877	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	58.79	57.70	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.13	0.19	N.A.	N.A.
Date of Allotment of Units : 25th March, 2013				
Date of First N.A.V : 04th April, 2013 (NAV : 10.0264)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 366 Days - 20 - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.1867	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.3644	10.1867	N.A.	N.A.
Annualised return**	1.7444	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	26.23	25.78	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.22	0.20	N.A.	N.A.
Date of Allotment of Units : 31st December, 2012				
Date of First N.A.V : 07th January, 2013 (NAV : 10.0196)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 366 Days - 20 - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.1860	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.3637	10.1860	N.A.	N.A.

Annualised return**	1.7446	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	182.60	179.47	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.22	0.20	N.A.	N.A.
Date of Allotment of Units : 31st December, 2012				
Date of First N.A.V : 07th January, 2013 (NAV : 10.0189)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 366 DAYS - 15 - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.4249	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.5920	10.4249	N.A.	N.A.
Annualised return**	1.6029	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	2.93	2.89	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.37	0.33	N.A.	N.A.
Date of Allotment of Units : 24th September, 2012				
Date of First N.A.V : 01st October, 2012 (NAV : 10.0368)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 366 DAYS - 15 - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.4249	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.592	10.4249	N.A.	N.A.
Annualised return**	1.6029	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	97.13	95.60	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.37	0.33	N.A.	N.A.
Date of Allotment of Units : 24th September, 2012				
Date of First N.A.V : 01st October, 2012 (NAV : 10.0368)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 366 Daya- 8 - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.6519	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.

N.A.V at the end of the year (as on March 31)	10.8144	10.6519	N.A.	N.A.
Annualised return**	1.5255	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	5.12	5.04	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.22	N.A.	N.A.
Date of Allotment of Units : 12th July, 2012				
Date of First N.A.V : 19th July, 2012 (NAV : 10.0301)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 366 DAYS - 8 - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.6519	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.8144	10.6519	N.A.	N.A.
Annualised return**	1.5255	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	138.67	136.59	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.22	N.A.	N.A.
Date of Allotment of Units : 12th July, 2012				
Date of First N.A.V : 19th July, 2012 (NAV : 10.0301)				

HISTORICAL PER UNIT STATISTICS	SBI Magnum Multicap Fund - Direct Plan - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	13.4301	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	14.0464	13.4301	N.A.	N.A.
Annualised return**	4.5889	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.30	0.26	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.21	2.06	N.A.	N.A.
Date of Allotment of Units : 07th January, 2013				
Date of First N.A.V : 08th January, 2013 (NAV : 14.46)				

HISTORICAL PER UNIT STATISTICS	SBI Magnum Multicap Fund - Direct Plan - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	17.6716	N.A.	N.A.	N.A.

Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	18.4827	17.6716	N.A.	N.A.
Annualised return**	4.5899	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.16	0.12	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.21	2.06	N.A.	N.A.
Date of Allotment of Units : 04th January, 2013				
Date of First N.A.V : 05th January, 2013 (NAV : 19.02)				

HISTORICAL PER UNIT STATISTICS	**SBI Magnum Comma Fund - Direct Plan - Dividend**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	12.4385	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	12.3299	12.4385	N.A.	N.A.
Annualised return**	-0.8731	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.09	0.05	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.23	1.98	N.A.	N.A.
Date of Allotment of Units : 02nd January, 2013				
Date of First N.A.V : 03rd January, 2013 (NAV : 14.60)				

HISTORICAL PER UNIT STATISTICS	**SBI Magnum Comma Fund - Direct Plan - Growth**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	18.4039	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	18.2414	18.4039	N.A.	N.A.
Annualised return**	-0.8830	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.50	0.18	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.23	1.98	N.A.	N.A.
Date of Allotment of Units : 04th January, 2013				
Date of First N.A.V : 05th January, 2013 (NAV : 21.72)				

HISTORICAL PER UNIT STATISTICS	**SBI Premier Liquid Fund - Direct Plan - Daily Dividend**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**

NAV at the beginning of the year	1002.9741	N.A.	N.A.	N.A.
Dividends - (Individual)	11.32053	14.96825	N.A.	N.A.
Dividends (Other than Individual)	10.84198	16.14243	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	1,003.2500	1002.9741	N.A.	N.A.
Annualised return**	1.1562	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	2910.16	749.10	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.23	0.15	N.A.	N.A.
Date of Allotment of Units : 01st January, 2013				
Date of First N.A.V : 01st January, 2013 (NAV : 1003.2500)				

HISTORICAL PER UNIT STATISTICS	SBI Premier Liquid Fund - Direct Plan - Weekly Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	1061.3282	N.A.	N.A.	N.A.
Dividends - (Individual)	12.40509	17.77316	N.A.	N.A.
Dividends (Other than Individual)	8.96236	14.21291	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	1062.5117	1061.3282	N.A.	N.A.
Annualised return**	1.2803	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	204.61	0.02	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.23	0.15	N.A.	N.A.
Date of Allotment of Units : 01st January, 2013				
Date of First N.A.V : 01st January, 2013 (NAV : 1062.06)				

HISTORICAL PER UNIT STATISTICS	SBI Premier Liquid Fund - Direct Plan - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	1843.8948	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	1,870.8473	1843.8948	N.A.	N.A.
Annualised return**	1.4617	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	4562.71	4090.52	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.23	0.15	N.A.	N.A.
Date of Allotment of Units : 01st January, 2013				
Date of First N.A.V : 01st January, 2013 (NAV : 1805.9223)				

HISTORICAL PER UNIT STATISTICS	SBI IT Fund - Regular Plan - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	26.7041	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	24.2814	26.7041	N.A.	N.A.
Annualised return**	-9.0724	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.54	0.42	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.91	2.58	N.A.	N.A.
Date of Allotment of Units : 08th January, 2013				
Date of First N.A.V : 09th January, 2013 (NAV : 22.93)				

HISTORICAL PER UNIT STATISTICS	SBI IT Fund - Direct Plan - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	26.7241	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	24.2343	26.7241	N.A.	N.A.
Annualised return**	-9.3167	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.17	0.10	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.53	2.25	N.A.	N.A.
Date of Allotment of Units : 01st January, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV : 22.72)				

HISTORICAL PER UNIT STATISTICS	SBI IT Fund - Direct Plan - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	26.8708	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	24.5509	26.8708	N.A.	N.A.
Annualised return**	-8.6335	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.22	0.25	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.53	2.25	N.A.	N.A.
Date of Allotment of Units : 09th January, 2013				

Date of First N.A.V : 10th January, 2013 (NAV : 23.03)				

HISTORICAL PER UNIT STATISTICS	SBI Magnum Income Fund - Regular Plan - Quarterly Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	12.0187	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	12.5999	12.0187	N.A.	N.A.
Annualised return**	4.8358	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	23.28	3.21	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.84	1.80	N.A.	N.A.
Date of Allotment of Units : 14th March, 2013				
Date of First N.A.V : 15th March, 2013 (NAV : 11.9987)				

HISTORICAL PER UNIT STATISTICS	SBI Magnum Income Fund - Direct Plan - Bonus			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	17.6936	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	18.5607	17.6936	N.A.	N.A.
Annualised return**	4.9006	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.11	0.08	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.49	1.47	N.A.	N.A.
Date of Allotment of Units : 14th January, 2013				
Date of First N.A.V : 16th January, 2013 (NAV : 17.4602)				

HISTORICAL PER UNIT STATISTICS	SBI Magnum Income Fund - Direct Plan - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	12.0276	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	12.6170	12.0276	N.A.	N.A.
Annualised return**	4.9004	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	4.72	3.25	N.A.	N.A.

Ratio of Recurring Expenses to net assets ***	1.49	1.47	N.A.	N.A.
Date of Allotment of Units : 02nd January, 2013				
Date of First N.A.V : 03rd January, 2013 (NAV : 11.7451)				

HISTORICAL PER UNIT STATISTICS	SBI Magnum Income Fund - Direct Plan - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	29.1433	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	30.5717	29.1433	N.A.	N.A.
Annualised return**	4.9013	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	392.38	149.34	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.49	1.47	N.A.	N.A.
Date of Allotment of Units : 01st January, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV : 28.3875)				

HISTORICAL PER UNIT STATISTICS	SBI Magnum Income Fund - Direct Plan - Quarterly Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	12.0223	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	12.6449	12.0223	N.A.	N.A.
Annualised return**	5.1787	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.22	0.11	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.49	1.47	N.A.	N.A.
Date of Allotment of Units : 14th March, 2013				
Date of First N.A.V : 19th March, 2013 (NAV : 11.9865)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES 18 MONTHS -10-DIVIDEND			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	11.1510	10.1871	N.A.	N.A.
Dividends*	NIL	NIL	NIL	N.A.
N.A.V at the end of the year (as on March 31)	11.3179	11.1510	10.1871	N.A.

Annualised return**	1.4967	9.4620	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	11.76	11.58	10.58	N.A.
Ratio of Recurring Expenses to net assets ***	0.74	0.57	0.61	N.A.
Date of Allotment of Units : 03 January, 2012				
Date of First N.A.V : 10 January, 2012 (NAV : 10.0125)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES 18 MONTHS -10-GROWTH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	11.1510	10.1871	N.A.	N.A.
Dividends*	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	11.3179	11.1510	10.1871	N.A.
Annualised return**	1.4967	9.4620	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	54.24	53.44	48.82	N.A.
Ratio of Recurring Expenses to net assets ***	0.74	0.57	0.61	N.A.
Date of Allotment of Units : 03 January, 2012				
Date of First N.A.V : 10 January, 2012 (NAV : 10.0125)				

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HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 6-DIVIDEND			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.7184	N.A.	N.A.	N.A.
Dividends*	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.8717	10.7184	N.A.	N.A.
Annualised return**	1.4303	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	14.42	14.22	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.46	0.40	N.A.	N.A.
Date of Allotment of Units : 14 June, 2012				
Date of First N.A.V : 21 June, 2012 (NAV : 10.0035)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 6-GROWTH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of	10.7184	N.A.	N.A.	N.A.

the year				
Dividends*	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.8717	10.7184	N.A.	N.A.
Annualised return**	1.4303	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	160.39	158.13	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.46	0.40	N.A.	N.A.
Date of Allotment of Units : 14 June, 2012				
Date of First N.A.V : 21 June, 2012 (NAV : 10.0035)				

HISTORICAL PER UNIT STATISTICS	**SBI DEBT FUND SERIES - 366 DAYS -13-DIVIDEND**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	10.4753	N.A.	N.A.	N.A.
Dividends*	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.6318	10.4753	N.A.	N.A.
Annualised return**	1.4940	NIL	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	2.37	2.34	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.64	0.56	N.A.	N.A.
Date of Allotment of Units : 29 August, 2012				
Date of First N.A.V : 5 September, 2012 (NAV : 10.0165)				

HISTORICAL PER UNIT STATISTICS	**SBI DEBT FUND SERIES - 366 DAYS -13-GROWTH**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	10.4753	N.A.	N.A.	N.A.
Dividends*	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.6318	10.4753	N.A.	N.A.
Annualised return**	1.4940	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	21.23	20.92	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.64	0.56	N.A.	N.A.
Date of Allotment of Units : 29 August, 2012				
Date of First N.A.V : 5 September, 2012 (NAV : 10.0165)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 13 MONTHS - 14-DIVIDEND			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.0717	N.A.	N.A.	N.A.
Dividends*	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.2631	10.0717	N.A.	N.A.
Annualised return**	1.9004	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.05	0.05	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.22	0.24	N.A.	N.A.
Date of Allotment of Units : 5 March, 2013				
Date of First N.A.V : 12 March, 2013 (NAV : 9.8651)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 13 MONTHS - 14-GROWTH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.0717	N.A.	N.A.	N.A.
Dividends*	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.2631	10.0717	N.A.	N.A.
Annualised return**	1.9004	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	158.34	155.39	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.22	0.24	N.A.	N.A.
Date of Allotment of Units : 5 March, 2013				
Date of First N.A.V : 12 March, 2013 (NAV : 9.8651)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 13 MONTHS - 14-DIRECT GROWTH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.0724	N.A.	N.A.	N.A.
Dividends*	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.2656	10.0724	N.A.	N.A.
Annualised return**	1.9181	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	341.51	335.08	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.12	0.14	N.A.	N.A.
Date of Allotment of Units : 5 March, 2013				

Date of First N.A.V : 12 March, 2013 (NAV : 9.8653)				

HISTORICAL PER UNIT STATISTICS	SBI FMCG FUND - GROWTH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	49.7904	N.A.	N.A.	N.A.
Dividends*	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	55.4289	49.7904	N.A.	N.A.
Annualised return**	11.3245	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	25.87	14.12	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.72	2.64	N.A.	N.A.
Date of Allotment of Units : 1 January, 2013				
Date of First N.A.V : 2 January, 2013 (NAV : 50.32)				

HISTORICAL PER UNIT STATISTICS	SBI FMCG FUND - DIRECT DIVIDEND			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	49.8204	N.A.	N.A.	N.A.
Dividends*	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	55.5223	49.8204	N.A.	N.A.
Annualised return**	11.4449	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	3.06	1.74	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.85	1.88	N.A.	N.A.
sbi it				
Date of First N.A.V : 2 January, 2013 (NAV : 50.32)				

HISTORICAL PER UNIT STATISTICS	SBI FMCG FUND - DIRECT GROWTH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	50.1459	N.A.	N.A.	N.A.
Dividends*	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	55.9097	50.1459	N.A.	N.A.
Annualised return**	11.4941	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	10.23	4.59	N.A.	N.A.

Ratio of Recurring Expenses to net assets ***	1.85	1.88	N.A.	N.A.
Date of Allotment of Units : 7 January, 2013				
Date of First N.A.V : 8 January, 2013 (NAV : 49.96)				

HISTORICAL PER UNIT STATISTICS	SBI REGULAR SAVINGS FUND - DIRECT GROWTH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	18.8040	N.A.	N.A.	N.A.
Dividends*	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	19.3880	18.8040	N.A.	N.A.
Annualised return**	3.1057	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.00	0.00	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.05	1.73	N.A.	N.A.
Date of Allotment of Units : 28 January, 2013				
Date of First N.A.V : 29 January, 2013 (NAV : 18.94)				
HISTORICAL PER UNIT STATISTICS	SBI REGULAR SAVINGS FUND - DIRECT DIVIDEND			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends*	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	11.3002	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.00	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.05	N.A.	N.A.	N.A.
Date of Allotment of Units : 16 April, 2013				
Date of First N.A.V : 17 April, 2013 (NAV : 11.0945)				

HISTORICAL PER UNIT STATISTICS	SBI EDGE FUND - DIRECT DIVIDEND			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	11.0363	N.A.	N.A.	N.A.
Dividends*	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	11.0274	11.0363	N.A.	N.A.

Annualised return**	-0.0806	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.01	0.01	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.44	1.42	N.A.	N.A.
Date of Allotment of Units : 7, January, 2013				
Date of First N.A.V : 8, January, 2013 (NAV : 11.2539)				

HISTORICAL PER UNIT STATISTICS	SBI EDGE FUND - DIRECT GROWTH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	12.4530	N.A.	N.A.	N.A.
Dividends*	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	12.4427	12.4530	N.A.	N.A.
Annualised return**	-0.0827	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.07	0.06	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.44	1.42	N.A.	N.A.
Date of Allotment of Units : 1 January, 2013				
Date of First N.A.V : 2 January, 2013 (NAV : 12.7152)				

HISTORICAL PER UNIT STATISTICS	SBI EQUITY FUND - Direct Plan - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	27.3562	N.A	N.A	N.A
Dividends	NIL	NIL	N.A	N.A
N.A.V at the end of the year (as on March 31)	28.6423	27.3562	N.A	N.A
Annualised return**	4.7013	N.A.	N.A	N.A
Net Assets end of period (Rs. Crs.)	1.19	0.76	N.A	N.A
Ratio of Recurring Expenses to net assets ***	1.82	1.79	N.A	N.A
Date of Allotment of Units : 01st Jan, 2013				
Date of First N.A.V : 02nd Jan, 2013 (NAV :28.5361)				

HISTORICAL PER UNIT STATISTICS	SBI EQUITY FUND - Direct Plan - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	46.5077	N.A	N.A	N.A
Dividends	N.A.	NIL	N.A	N.A

N.A.V at the end of the year (as on March 31)	48.6969	46.5077	N.A	N.A
Annualised return**	4.7072	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	3.81	2.17	N.A	N.A
Ratio of Recurring Expenses to net assets ***	1.82	1.79	N.A	N.A
Date of Allotment of Units : 01st Jan, 2013				
Date of First N.A.V : 02nd Jan, 2013 (NAV :48.4952)				

HISTORICAL PER UNIT STATISTICS	**SBI CAPITAL PROTECTION ORIENTED FUND SERIES - 2**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	11.6473	10.7674	10.0688	N.A.
Dividends	N.A.	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	11.8938	11.6473	10.7674	10.0688
Annualised return**	2.1164	8.1719	6.9383	N.A.
Net Assets end of period (Rs. Crs.)	126.42	123.80	114.45	107.36
Ratio of Recurring Expenses to net assets ***	2.17	2.03	1.73	1.77
Date of Allotment of Units : 11th March, 2011				
Date of First N.A.V : 18th March, 2011 (NAV :10.0561)				

HISTORICAL PER UNIT STATISTICS	**SBI NIFTY INDEX FUND - Direct Plan - Dividend**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	24.8694	N.A	N.A	N.A
Dividends	NIL	NIL	N.A	N.A
N.A.V at the end of the year (as on March 31)	26.2199	24.8694	N.A	N.A
Annualised return**	5.4304	N.A	N.A	N.A
Net Assets end of period (Rs. Crs.)	0.04	0.07	N.A	N.A
Ratio of Recurring Expenses to net assets ***	1.37	1.16	N.A	N.A
Date of Allotment of Units : 07th Jan, 2013				
Date of First N.A.V : 08th Jan, 2013 (NAV :26.3090)				

HISTORICAL PER UNIT STATISTICS	**SBI NIFTY INDEX FUND - Direct Plan - Growth**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**

NAV at the beginning of the year	48.5635	N.A	N.A	N.A
Dividends	N.A.	N.A	N.A	N.A
N.A.V at the end of the year (as on March 31)	51.2024	48.5635	N.A	N.A
Annualised return**	5.4339	N.A	N.A	N.A
Net Assets end of period (Rs. Crs.)	32.65	32.84	N.A	N.A
Ratio of Recurring Expenses to net assets ***	1.37	1.16	N.A	N.A
Date of Allotment of Units : 01st Jan, 2013				
Date of First N.A.V : 02nd Jan, 2013 (NAV :51.3175)				

HISTORICAL PER UNIT STATISTICS	**SBI MAGNUM GILT FUND-LONG TERM - Direct Plan - Dividend**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	11.4523	N.A	N.A	N.A
Dividends	Nil	NIL	N.A	N.A
N.A.V at the end of the year (as on March 31)	12.1707	**11.4523**	N.A	N.A
Annualised return**	6.2730	N.A	N.A	N.A
Net Assets end of period (Rs. Crs.)	14.91	0.15	N.A	N.A
Ratio of Recurring Expenses to net assets ***	1.81	1.19	N.A	N.A
Date of Allotment of Units : 03rd Jan, 2013				
Date of First N.A.V : 04th Jan, 2013 (NAV:11.2055)				

HISTORICAL PER UNIT STATISTICS	**SBI MAGNUM GILT FUND-LONG TERM - Direct Plan - Growth**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	23.7685	N.A	N.A	N.A
Dividends	N.A	NIL	N.A	N.A
N.A.V at the end of the year (as on March 31)	25.2642	**23.7685**	N.A	N.A
Annualised return**	6.2928	N.A	N.A	N.A
Net Assets end of period (Rs. Crs.)	125.52	109.52	N.A	N.A
Ratio of Recurring Expenses to net assets ***	1.81	1.19	N.A	N.A
Date of Allotment of Units : 02nd Jan, 2013				
Date of First N.A.V : 03rd Jan, 2013 (23.1968)				

HISTORICAL PER UNIT STATISTICS	**SBI Magnum Insta Cash Fund LFP - Dir Plan-Growth**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**

NAV at the beginning of the year	2015.5761	N.A	N.A	N.A
Dividends	N.A	NIL	N.A	N.A
N.A.V at the end of the year (as on March 31)	2045.7066	**2015.5761**	N.A	N.A
Annualised return**	1.4949	N.A	N.A	N.A
Net Assets end of period (Rs. Crs.)	1.48	219.17	N.A	N.A
Ratio of Recurring Expenses to net assets ***	0.41	0.31	N.A	N.A
Date of Allotment of Units : 01st Jan, 2013				
Date of First N.A.V : 03rd Jan, 2013 (NAV:1975.1476)				

HISTORICAL PER UNIT STATISTICS	**SBI Magnum Insta Cash Fund LFP-Dir Plan-Weekly Div**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	1031.3007	N.A	N.A	N.A
Dividends (Individual)*	12.18804	16.01498	N.A	N.A
Dividends (Other than Individual)*	8.19735	6.69161		
N.A.V at the end of the year (as on March 31)	1032.5131	**1031.3007**	N.A	N.A
Annualised return**	1.2994	N.A	N.A	N.A
Net Assets end of period (Rs. Crs.)	5.43	8.11	N.A	N.A
Ratio of Recurring Expenses to net assets ***	0.41	0.31	N.A	N.A
Date of Allotment of Units : 10th Jan, 2013				
Date of First N.A.V : 11th Jan, 2013 (NAV:1032.5651)				

HISTORICAL PER UNIT STATISTICS	**SBI Magnum Insta Cash Fund LFP -Dir Plan-Daily Div**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	1009.8089	N.A	N.A	N.A
Dividends (Individual)*	11.58408	17.39522	N.A	N.A
Dividends (Other than Individual)*	11.09083	4.87103	N.A	N.A
N.A.V at the end of the year (as on March 31)	1009.91	1009.8089	N.A	N.A
Annualised return**	1.1572	N.A	N.A	N.A
Net Assets end of period (Rs. Crs.)	5.59	275.15	N.A	N.A
Ratio of Recurring Expenses to net assets ***	0.41	0.31	N.A	N.A
Date of Allotment of Units : 02nd Jan, 2013				
Date of First N.A.V : 03rd Jan, 2013(NAV:1009.91)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 18 Months - 9- Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	11.1972	10.1966	N.A.	N.A.
Dividends	NIL	NIL	NIL	N.A.
N.A.V at the end of the year (as on March 31)	11.3652	11.1972	10.1966	N.A.
Annualised return**	1.5004	9.8131	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	4.33	4.27	3.89	N.A.
Ratio of Recurring Expenses to net assets ***	0.45	0.24	0.29	N.A.
Date of Allotment of Units : 28th December, 2011				
Date of First N.A.V : 04th January, 2012 (NAV : 10.0137)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 18 Months - 9- Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	11.1972	10.1966	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	11.3652	11.1972	10.1966	N.A.
Annualised return**	1.5004	9.8131	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	68.41	67.39	61.37	N.A.
Ratio of Recurring Expenses to net assets ***	0.45	0.24	0.29	N.A.
Date of Allotment of Units : 28th December, 2011				
Date of First N.A.V : 04th January, 2012 (NAV : 10.0137)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 11 - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.5578	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.7229	10.5578	N.A.	N.A.
Annualised return**	1.5638	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	85.49	84.17	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.24	N.A.	N.A.
Date of Allotment of Units : 09th August,2012				
Date of First N.A.V : 05th September, 2012 (NAV : 10.0165)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 11 - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.5578	N.A.	N.A.	N.A.
Dividends	Nil	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.7229	10.5578	N.A.	N.A.
Annualised return**	1.5638	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	2.66	2.61	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.24	N.A.	N.A.
Date of Allotment of Units : 09th August,2012				
Date of First N.A.V : 05th September, 2012 (NAV : 10.0165)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 16 -Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.3216	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.4936	10.3216	N.A.	N.A.
Annualised return**	1.6664	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	1.17	1.15	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.22	0.22	N.A.	N.A.
Date of Allotment of Units : 29th October, 2012				
Date of First N.A.V : 05th November, 2012 (NAV : 10.0159)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 16 - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.3216	N.A.	N.A.	N.A.
Dividends	N.A.	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.4936	10.3216	N.A.	N.A.
Annualised return**	1.6664	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	44.00	43.28	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.22	0.22	N.A.	N.A.
Date of Allotment of Units : 29th October, 2012				

Date of First N.A.V : 05th November, 2012 (NAV : 10.0159)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 36 MONTHS - 2 - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.1566	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.3970	10.1566	N.A.	N.A.
Annualised return**	2.3669	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.72	0.71	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.79	0.62	N.A.	N.A.
Date of Allotment of Units : 24th January, 2013				
Date of First N.A.V : 01st February, 2013 (NAV :10.0025)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 36 MONTHS - 2 - Direct Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.1675	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.4182	10.1675	N.A.	N.A.
Annualised return**	2.4657	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.01	0.01	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.04	N.A.	N.A.
Date of Allotment of Units : 24th January, 2013				
Date of First N.A.V : 01st February, 2013 (NAV :10.0039)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 36 MONTHS - 2 - Direct Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.1675	N.A.	N.A.	N.A.
Dividends	N.A.	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.4182	10.1675	N.A.	N.A.
Annualised return**	2.4657	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	1.45	1.41	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.04	N.A.	N.A.

Date of Allotment of Units : 24th January, 2013				
Date of First N.A.V : 01st February, 2013 (NAV :10.0039)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 36 MONTHS - 2 - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.1566	N.A.	N.A.	N.A.
Dividends	N.A.	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.3970	10.1566	N.A.	N.A.
Annualised return**	2.3669	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	19.39	18.94	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.79	0.62	N.A.	N.A.
Date of Allotment of Units : 24th January, 2013				
Date of First N.A.V : 01st February, 2013 (NAV :10.0025)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series-366 Days-24- Dir Plan-Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1967	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	76.75	75.40	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.12	0.33	N.A.	N.A.
Date of Allotment of Units : 21st March, 2013				
Date of First N.A.V : 02nd April, 2013 (NAV : 10.0475)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series-366 Days-24-Dir Plan-Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	Nil	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.2	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period	0.01	0.01	N.A.	N.A.

(Rs. Crs.)				
Ratio of Recurring Expenses to net assets ***	0.12	0.33	N.A.	N.A.
Date of Allotment of Units : 21st March, 2013				
Date of First N.A.V : 02nd April, 2013 (NAV : 10.0507)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series-366 Days-24 -Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1989	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	27.82	27.34	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.17	0.38	N.A.	N.A.
Date of Allotment of Units : 21st March, 2013				
Date of First N.A.V : 02nd April, 2013 (NAV : 10.0505)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series-366 Days-24-Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	Nil	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1989	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.03	0.03	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.17	0.38	N.A.	N.A.
Date of Allotment of Units : 21st March, 2013				
Date of First N.A.V : 02nd April, 2013 (NAV : 10.0505)				

HISTORICAL PER UNIT STATISTICS	SBI SHORT HORI DEBT FUND-ULTRASHORT - DIRECT RETAIL GROWTH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	1506.9485	N.A.	N.A.	N.A.
Dividends*	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	1529.0223	1506.9485	N.A.	N.A.
Annualised return**	1.4648	N.A.	N.A.	N.A.

Net Assets end of period (Rs. Crs.)	2436.51	678.24	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.32	0.30	N.A.	N.A.
Date of Allotment of Units : 01st JAN, 2013				
Date of First N.A.V : 02nd JAN, 2013 (NAV : 1475.6508)				

HISTORICAL PER UNIT STATISTICS	**SBI SHORT HORI DEBT FUND-ULTRASHORT - DIRECT RETAIL DAILY DIVIDEND**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	1000.8259	N.A.	N.A.	N.A.
Dividends (Individual)	13.1135	19.0508	N.A.	N.A.
Dividends (other than Individual)	11.173	16.3285	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	1001.4965	1000.8259	N.A.	N.A.
Annualised return**	1.3773	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	1098.3	540.13	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.32	0.30	N.A.	N.A.
Date of Allotment of Units : 01st JAN, 2013				
Date of First N.A.V : 02nd JAN, 2013 (NAV : 1001.2862)				

HISTORICAL PER UNIT STATISTICS	**SBI SHORT HORI DEBT FUND-ULTRASHORT - DIRECT RETAIL FORTNIGHTLY DIVIDEND**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	1027.8794	N.A.	N.A.	N.A.
Dividends (Individual)	12.1356	18.2777	N.A.	N.A.
Dividends (other than Individual)	10.3397	10.9839	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	1029.1993	1027.8794	N.A.	N.A.
Annualised return**	1.3091	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.16	0.13	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.32	0.30	N.A.	N.A.
Date of Allotment of Units : 07th JAN, 2013				
Date of First N.A.V : 08th JAN, 2013 (NAV : 1028.6756)				

HISTORICAL PER UNIT STATISTICS	**SBI SHORT HORI DEBT FUND-ULTRASHORT - DIRECT RETAIL MONTHLY DIVIDEND**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of	1039.9077	N.A.	N.A.	N.A.

the year				
Dividends (Individual)	14.6854	18.4233	N.A.	N.A.
Dividends (other than Individual)	12.5123	15.7908	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	1038.5068	1039.9077	N.A.	N.A.
Annualised return**	1.2775	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	1.82	1.32	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.32	0.30	N.A.	N.A.
Date of Allotment of Units : 07th JAN, 2013				
Date of First N.A.V : 08th JAN, 2013 (NAV : 1040.6420)				

HISTORICAL PER UNIT STATISTICS				
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	1010.2766	N.A.	N.A.	N.A.
Dividends (Individual)	13.1759	19.6032	N.A.	N.A.
Dividends (other than Individual)	NIL	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	1011.5727	1010.2766	N.A.	N.A.
Annualised return**	1.4325	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	1.38	1.02	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.32	0.30	N.A.	N.A.
Date of Allotment of Units : 01st JAN, 2013				
Date of First N.A.V : 04th JAN, 2013 (NAV: 1011.9220)				

HISTORICAL PER UNIT STATISTICS	SBI INFRASTRUCTURE FUND - SERIES 1 - DIRECT GROWTH			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	7.2892	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	7.5303	7.2892	N.A.	N.A.
Annualised return**	3.3076	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.5	0.45	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.13	1.89	N.A.	N.A.
Date of Allotment of Units : 02nd JAN, 2013				
Date of First N.A.V : 03rd JAN, 2013 (NAV : 8.6600)				

HISTORICAL PER UNIT STATISTICS	SBI INFRASTRUCTURE FUND - SERIES 1 - DIRECT DIVIDEND			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	7.2906	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	7.5317	7.2906	N.A.	N.A.
Annualised return**	3.3070	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.04	0.02	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.13	1.89	N.A.	N.A.
Date of Allotment of Units : 01st JAN, 2013				
Date of First N.A.V : 04th JAN, 2013 (NAV : 8.6484)				

HISTORICAL PER UNIT STATISTICS	SBI MAGNUM GLOBAL FUND - DIRECT GROWTH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	64.3299	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	68.1905	64.3299	N.A.	N.A.
Annualised return**	6.0013	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	2.34	1.33	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.91	1.71	N.A.	N.A.
Date of Allotment of Units : 01st JAN, 2013				
Date of First N.A.V : 02nd JAN, 2013 (NAV : 68.8286)				

HISTORICAL PER UNIT STATISTICS	SBI MAGNUM GLOBAL FUND - DIRECT DIVIDEND			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	30.2527	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	32.0682	30.2527	N.A.	N.A.
Annualised return**	6.0011	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.62	0.35	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.91	1.71	N.A.	N.A.
Date of Allotment of Units : 01st JAN, 2013				
Date of First N.A.V : 02nd JAN, 2013 (NAV : 32.3651)				

HISTORICAL PER UNIT STATISTICS	SBI MIF- FRP Savings Plus Bond Plan - Daily Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.0608	10.0652	10.0775	N.A.
Dividends (Individual)	0.1228	0.7985	0.8405	0.0180
Dividends (Other than Individual)	0.1046	0.6844	0.7036	0.0168
N.A.V at the end of the year (as on March 31)	10.0622	10.0608	10.0652	10.0775
Annualised return**	1.2345	7.8896	8.2183	N.A.
Net Assets end of period (Rs. Crs.)	10.47	15.28	288.53	146.25
Ratio of Recurring Expenses to net assets ***	0.79	0.26	0.25	0.20
Date of Allotment of Units : 03rd March, 2011				
Date of First N.A.V : 4th March, 2011 (NAV:10.0039)				

HISTORICAL PER UNIT STATISTICS	SBI MIF- FRP Savings Plus Bond Plan - Direct Plan - Daily Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.0608	N.A.	N.A.	N.A.
Dividends (Individual)	0.1264	0.1714	N.A.	N.A.
Dividends (Other than Individual)	N.A.	0.1095	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.0622	10.0608	N.A.	N.A.
Annualised return**	1.2703	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.07	0.45	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.74	0.21	N.A.	N.A.
Date of Allotment of Units : 7th January, 2013				
Date of First N.A.V : 8th January, 2013 (NAV:10.0622)				

HISTORICAL PER UNIT STATISTICS	SBI MIF- FRP Savings Plus Bond Plan - Direct Plan - Monthly Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	11.1285	N.A.	N.A.	N.A.
Dividends (Individual)	0.1477	0.1861	N.A.	N.A.
Dividends (Other than Individual)	N.A.	0.0515	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	11.1106	11.1285	N.A.	N.A.

Annualised return**	1.1664	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.41	0.33	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.74	0.21	N.A.	N.A.
Date of Allotment of Units : 2nd January, 2013				
Date of First N.A.V : 3rd January, 2013 (NAV: 11.1074)				

HISTORICAL PER UNIT STATISTICS	**SBI MIF- FRP Savings Plus Bond - Direct Plan - Weekly Dividend**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	11.6180	N.A.	N.A.	N.A.
Dividends (Individual)	0.1428	0.1081	N.A.	N.A.
Dividends (Other than Individual)	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	11.6297	11.6180	N.A.	N.A.
Annualised return**	1.3298	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.04	0.03	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.74	0.21	N.A.	N.A.
Date of Allotment of Units : 8th January, 2013				
Date of First N.A.V : 9th January, 2013 (NAV: 11.5149)				

HISTORICAL PER UNIT STATISTICS	**SBI MIF- FRP Savings Plus Bond - Direct Plan - Growth**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	18.2510	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	18.4988	18.2510	N.A.	N.A.
Annualised return**	1.3577	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.69	0.41	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.74	0.21	N.A.	N.A.
Date of Allotment of Units : 1st January, 2013				
Date of First N.A.V : 4th January, 2013 (NAV:17.8777)				

HISTORICAL PER UNIT STATISTICS	**SBI MMIP-FLOTER - Direct Plan - Growth**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	15.5498	N.A.	N.A.	N.A.

Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	15.8703	15.5498	N.A.	N.A.
Annualised return**	2.0611	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.08	0.03	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.80	1.55	N.A.	N.A.
Date of Allotment of Units : 15th March, 2013				
Date of First N.A.V : 19th March, 2013 (NAV:15.5261)				

HISTORICAL PER UNIT STATISTICS	**SBI MMIP-FLOTER - Direct Plan - Monthly Dividend**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	10.6868	N.A.	N.A.	N.A.
Dividends (Individual)	0.1090	0.1183	N.A.	N.A.
Dividends (Other than Individual)	N.A.	0.1014	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.7825	10.6868	N.A.	N.A.
Annualised return**	1.9154	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.01	0.01	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.80	1.55	N.A.	N.A.
Date of Allotment of Units : 21st February, 2013				
Date of First N.A.V : 22nd February, 2013 (NAV: 10.7761)				

HISTORICAL PER UNIT STATISTICS	**SBI MMIP-FLOTER - Direct Plan - Quarterly Dividend**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	11.0996	N.A.	N.A.	N.A.
Dividends (Individual)	NIL	NIL	N.A.	N.A.
Dividends (Other than Individual)	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	11.3283	11.0996	N.A.	N.A.
Annualised return**	2.0604	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.01	0.01	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.80	1.55	N.A.	N.A.
Date of Allotment of Units : 9th January, 2013				
Date of First N.A.V : 16th January, 2013 (NAV: 11.0598)				

HISTORICAL PER UNIT STATISTICS	**SBI Magnum MidCap Fund - Direct Plan - Dividend**

	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	18.9205	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	20.0601	18.9205	N.A.	N.A.
Annualised return**	6.0231	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.20	0.20	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.26	2.04	N.A.	N.A.
Date of Allotment of Units : 1st January, 2013				
Date of First N.A.V : 2nd January, 2013 (NAV: 21.4768)				

HISTORICAL PER UNIT STATISTICS	**SBI Magnum MidCap Fund - Direct Plan - Growth**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	24.6340	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	26.1159	24.6340	N.A.	N.A.
Annualised return**	6.0157	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.37	0.30	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.26	2.04	N.A.	N.A.
Date of Allotment of Units : 1st January, 2013				
Date of First N.A.V : 2nd January, 2013 (NAV: 28.0084)				

HISTORICAL PER UNIT STATISTICS	**SBI Blue Chip Fund - Direct Plan - Dividend**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	12.6575	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	13.1696	12.6575	N.A.	N.A.
Annualised return**	4.0458	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.85	0.66	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.02	1.89	N.A.	N.A.
Date of Allotment of Units : 1st January, 2013				
Date of First N.A.V : 4th January, 2013 (NAV: 13.1913)				

HISTORICAL PER UNIT	**SBI Blue Chip Fund - Direct Plan - Growth**

STATISTICS				
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	16.1770	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	16.8308	16.1770	N.A.	N.A.
Annualised return**	4.0415	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	33.62	146.35	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.02	1.89	N.A.	N.A.
Date of Allotment of Units : 1st January, 2013				
Date of First N.A.V : 2nd January, 2013 (NAV : 16.8281)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series-15 Months-10-Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.9354	10.0134	N.A.	N.A.
Dividends	NIL	N.A.	NIL	N.A.
N.A.V at the end of the year (as on March 31)	11.0802	10.9354	10.0134	N.A.
Annualised return**	1.3241	9.2077	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	1.57	1.55	1.41	N.A.
Ratio of Recurring Expenses to net assets ***	0.72	0.66	1.93	N.A.
Date of Allotment of Units : 22nd March, 2012				
Date of First N.A.V :30 March, 2012 (NAV:10.0120)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series-15 Months-10 -Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.9354	10.0134	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	11.0802	10.9354	10.0134	N.A.
Annualised return**	1.3241	9.2077	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	20.95	20.68	18.94	N.A.
Ratio of Recurring Expenses to net assets ***	0.72	0.66	1.93	N.A.
Date of Allotment of Units : 22nd March, 2012				
Date of First N.A.V :30 March, 2012 (NAV:10.0120)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 7- DIVIDEND			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year/period	10.7368	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year/period (as on March 31)	10.8974	10.7368	N.A.	N.A.
Annualised return**	1.4958	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	171.60	169.07	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.22	0.18	N.A.	N.A.
Date of Allotment of Units : 21st June, 2012				
Date of First N.A.V : 28 June, 2012 (NAV:10.0341)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 7 - GROWTH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year/period	10.7368	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year/period (as on March 31)	10.8974	10.7368	N.A.	N.A.
Annualised return**	1.4958	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	137.26	135.24	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.22	0.18	N.A.	N.A.
Date of Allotment of Units : 21st June, 2012				
Date of First N.A.V : 28 June, 2012 (NAV:10.0341)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 14 - DIVIDEND			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year/period	10.4739	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year/period (as on March 31)	10.6439	10.4739	N.A.	N.A.
Annualised return**	1.6231	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.65	0.64	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.20	N.A.	N.A.
Date of Allotment of Units : 06th September , 2012				
Date of First N.A.V : 13th September, 2012				

(NAV:10.0162)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 14 -GROWTH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year/period	10.4738	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year/period (as on March 31)	10.6438	10.4738	N.A.	N.A.
Annualised return**	1.6231	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	57.99	57.06	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.20	N.A.	N.A.
Date of Allotment of Units : 06th September , 2012				
Date of First N.A.V : 13th September, 2012 (NAV:10.0162)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 60 MONTHS - 2 - DIVIDEND			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year/period	10.2497	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year/period (as on March 31)	10.5962	10.2497	N.A.	N.A.
Annualised return**	3.3806	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	1.51	1.46	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.76	0.77	N.A.	N.A.
Date of Allotment of Units : 21st December, 2012				
Date of First N.A.V : 31st December, 2012 (NAV: 10.0114)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 60 MONTHS - 2 - GROWTH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year/period	10.2497	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year/period (as on March 31)	10.5962	10.2497	N.A.	N.A.
Annualised return**	3.3806	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	51.06	49.39	N.A.	N.A.

Ratio of Recurring Expenses to net assets ***	0.76	0.77	N.A.	N.A.
Date of Allotment of Units : 21st December, 2012				
Date of First N.A.V : 31st December, 2012 (NAV: 10.0114)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series-366 Days-23 -Direct-Plan-Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.0373	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.2172	10.0373	N.A.	N.A.
Annualised return**	1.7923	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.05	0.05	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.13	0.18	N.A.	N.A.
Date of Allotment of Units : 18th March, 2013				
Date of First N.A.V : 25th March, 2013 (NAV:10.0302)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series-366 Days-23-Direct Plan-Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
			N.A.	N.A.
NAV at the beginning of the year	10.0373	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.2172	10.0373	N.A.	N.A.
Annualised return**	1.7923	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	434.78	427.13	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.13	0.18	N.A.	N.A.
Date of Allotment of Units : 18th March, 2013				
Date of First N.A.V : 25th March, 2013 (NAV:10.0302)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series-366 Days-23 - Regular Plan-Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
			N.A.	N.A.
NAV at the beginning of the year	10.0371	N.A.	N.A.	N.A.
Dividends	NIL	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.2161	10.0371	N.A.	N.A.
Annualised return**	1.7834	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.01	0.01	N.A.	N.A.
Ratio of Recurring	0.18	0.23	N.A.	N.A.

Expenses to net assets ***				
Date of Allotment of Units : 18th March, 2013				
Date of First N.A.V : 25th March, 2013 (NAV:10.0301)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series-366 Days-23 - Regular Plan-Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
			N.A.	N.A.
NAV at the beginning of the year	10.0371	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.2161	10.0371	N.A.	N.A.
Annualised return**	1.7834	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	94.88	93.22	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.18	0.23	N.A.	N.A.
Date of Allotment of Units : 18th March, 2013				
Date of First N.A.V : 25th March, 2013 (NAV:10.0301)				

HISTORICAL PER UNIT STATISTICS	SBI MAGNUM TAX GAIN - Direct Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	34.4263	N.A.	N.A.	N.A.
Dividend	NIL	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	36.3182	34.4263	N.A.	N.A.
Annualised return**	5.4955	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	8.58	6.46	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.74	1.58	N.A.	N.A.
Date of Allotment of Units : 01st January, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV : 37.2693)				

HISTORICAL PER UNIT STATISTICS	SBI MAGNUM TAX GAIN - Direct Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	62.7007	N.A.	N.A.	N.A.
Dividend	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	66.1492	62.7007	N.A.	N.A.
Annualised return**	5.4999	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	6.64	4.97	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.74	1.58	N.A.	N.A.

Date of Allotment of Units : 01st January, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV : 67.8684)				

HISTORICAL PER UNIT STATISTICS	SBI DYNAMIC BOND FUND - Direct Dividend			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	11.7288	N.A.	N.A.	N.A.
Dividend	NIL	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	12.3181	11.7288	N.A.	N.A.
Annualised return**	5.0244	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	8.96	2.98	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.16	1.17	N.A.	N.A.
Date of Allotment of Units : 01st Jan, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV : 11.4191)				

HISTORICAL PER UNIT STATISTICS	SBI DYNAMIC BOND FUND - Direct Growth			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	14.7613	N.A.	N.A.	N.A.
Dividend	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	15.5014	14.7613	N.A.	N.A.
Annualised return**	5.0138	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	554.09	141.01	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.16	1.17	N.A.	N.A.
Date of Allotment of Units : 01st Jan, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV : 14.3718)				

HISTORICAL PER UNIT STATISTICS	SBI MAGNUM INCOME FUND- FRP - LTP - Direct - Dividend			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	12.2202	N.A.	N.A.	N.A.
Dividend	NIL	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	12.3980	12.2202	N.A.	N.A.
Annualised return**	1.4550	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	1.50	16.66	N.A.	N.A.
Ratio of Recurring	0.25	0.30	N.A.	N.A.

Expenses to net assets ***				
Date of Allotment of Units : 02nd Jan, 2013				
Date of First N.A.V : 04th January, 2013 (NAV : 11.9707)				

HISTORICAL PER UNIT STATISTICS	SBI MAGNUM INCOME FUND- FRP - LTP - Direct Daily Dividend			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	10.0642	N.A.	N.A.	N.A.
Dividends (Individual)	0.1281	0.1888	N.A.	N.A.
Dividends (Other than Individual)	0.1092	0.1312	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.0700	10.0642	N.A.	N.A.
Annualised return**	1.3305	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	12.35	42.58	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.25	0.30	N.A.	N.A.
Date of Allotment of Units : 07th January, 2013				
Date of First N.A.V : 08th January, 2013 (NAV : 10.0802)				

HISTORICAL PER UNIT STATISTICS	SBI MAGNUM INCOME FUND- FRP - LTP - Direct - Growth			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	17.7809	N.A.	N.A.	N.A.
Dividend	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	18.0295	17.7809	N.A.	N.A.
Annualised return**	1.3981	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.31	72.47	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.25	0.30	N.A.	N.A.
Date of Allotment of Units : 02nd Jan, 2013				
Date of First N.A.V : 03rd January, 2013 (NAV : 17.4136)				

HISTORICAL PER UNIT STATISTICS	SBI MAGNUM INCOME FUND- FRP - LTP - Regular Daily Dividend			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	10.0644	N.A.	N.A.	N.A.
Dividends (Individual)	0.1216	0.1793	N.A.	N.A.
Dividends (Other than Individual)	0.1036	0.1537	N.A.	N.A.

N.A.V at the end of the year (as on March 31)	10.0700	10.0644	N.A.	N.A.
Annualised return**	1.2639	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	10.62	65.39	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.73	0.74	N.A.	N.A.
Date of Allotment of Units : 03rd December, 2012				
Date of First N.A.V : 04th December, 2012 (NAV : 10.0030)				

HISTORICAL PER UNIT STATISTICS	SBI GOLD FUND - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.3638	10.0593	N.A.	N.A.
Dividend	NIL	Nil	Nil	N.A.
N.A.V at the end of the year (as on March 31)	9.4481	10.3638	10.0593	N.A.
Annualised return**	-8.8356	3.0270	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	80.91	101.50	91.83	N.A.
Ratio of Recurring Expenses to net assets ***	0.28	0.52	0.52	N.A.
Date of Allotment of Units : 12th september, 2011				
Date of First N.A.V : 19th September, 2011 (NAV : 10.0137)				

HISTORICAL PER UNIT STATISTICS	SBI GOLD FUND - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.3630	10.0583	N.A.	N.A.
Dividend	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	9.4467	10.3630	10.0583	N.A.
Annualised return**	-8.8420	3.0293	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	708.94	750.33	580.46	N.A.
Ratio of Recurring Expenses to net assets ***	0.28	0.52	0.52	N.A.
Date of Allotment of Units : 12th september, 2011				
Date of First N.A.V : 19th September, 2011 (NAV : 10.0137)				

HISTORICAL PER UNIT STATISTICS	SBI GOLD FUND - Direct Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.3727	N.A.	N.A.	N.A.

Dividend	NIL	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	9.4614	10.3727	N.A.	N.A.
Annualised return**	-8.7856	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.71	0.40	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.03	0.31	N.A.	N.A.
Date of Allotment of Units : 01st Jan, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV : 10.7488)				

HISTORICAL PER UNIT STATISTICS	SBI GOLD FUND - Direct Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.3753	N.A.	N.A.	N.A.
Dividend	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	9.4630	10.3753	N.A.	N.A.
Annualised return**	-8.7930	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	6.59	3.34	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.03	0.31	N.A.	N.A.
Date of Allotment of Units : 01st Jan, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV : 10.7479)				

HISTORICAL PER UNIT STATISTICS	SBI TAX ADVANTAGE FUND - SERIES II - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	11.2099	N.A.	N.A.	N.A.
Dividend	NIL	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	11.8311	11.2099	N.A.	N.A.
Annualised return**	5.5415	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	11.67	11.06	9.89	N.A.
Ratio of Recurring Expenses to net assets ***	2.92	2.63	2.01	N.A.
Date of Allotment of Units : 29th March, 2012				
Date of First N.A.V : 09th April, 2012 (NAV : 10.0542)				

HISTORICAL PER UNIT STATISTICS	SBI TAX ADVANTAGE FUND - SERIES II - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	11.2098	N.A.	N.A.	N.A.

Dividend	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	11.8311	11.2098	N.A.	N.A.
Annualised return**	5.5425	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	17.94	17.00	15.21	N.A.
Ratio of Recurring Expenses to net assets ***	2.92	2.63	2.01	N.A.
Date of Allotment of Units : 29th March, 2012				
Date of First N.A.V : 09th April, 2012 (NAV : 10.0542)				

HISTORICAL PER UNIT STATISTICS	**SBI DEBT FUND SERIES - 366 DAYS - 10 - Dividend**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	10.6050	N.A.	N.A.	N.A.
Dividend	NIL	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.7684	10.6050	N.A.	N.A.
Annualised return**	1.5408	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	8.62	8.49	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.29	0.26	N.A.	N.A.
Date of Allotment of Units : 24th July, 2012				
Date of First N.A.V : 31st July, 2012 (NAV : 10.0208)				

HISTORICAL PER UNIT STATISTICS	**SBI DEBT FUND SERIES - 366 DAYS - 10 - Growth**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	10.6050	N.A.	N.A.	N.A.
Dividend	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.7684	10.6050	N.A.	N.A.
Annualised return**	1.5408	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	74.18	73.05	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.29	0.26	N.A.	N.A.
Date of Allotment of Units : 24th July, 2012				
Date of First N.A.V : 31st July, 2012 (NAV : 10.0208)				

HISTORICAL PER UNIT STATISTICS	**SBI DEBT FUND SERIES - 18 MONTHS -11 - Dividend**			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of	10.3583	N.A.	N.A.	N.A.

the year				
Dividend	NIL	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.5415	10.3583	N.A.	N.A.
Annualised return**	1.7686	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	1.08	1.07	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.45	0.43	N.A.	N.A.
Date of Allotment of Units : 22nd October, 2012				
Date of First N.A.V : 31st October, 2012 (NAV : 10.0209)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 18 MONTHS -11 - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.3583	N.A.	N.A.	N.A.
Dividend	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.5415	10.3583	N.A.	N.A.
Annualised return**	1.7686	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	28.78	28.28	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.45	0.43	N.A.	N.A.
Date of Allotment of Units : 22nd October, 2012				
Date of First N.A.V : 31st October, 2012 (NAV : 10.0209)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 60 MONTHS - 3 - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.1456	N.A.	N.A.	N.A.
Dividend	NIL	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.4866	10.1456	N.A.	N.A.
Annualised return**	3.3611	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.57	0.55	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.74	0.52	N.A.	N.A.
Date of Allotment of Units : 24th January, 2013				
Date of First N.A.V : 01st February, 2013 (NAV : 9.9879)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 60 MONTHS - 3 - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011

NAV at the beginning of the year	10.1456	N.A.	N.A.	N.A.
Dividend	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.4866	10.1456	N.A.	N.A.
Annualised return**	3.3611	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	23.10	22.35	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.74	0.52	N.A.	N.A.
Date of Allotment of Units : 24th January, 2013				
Date of First N.A.V : 01st February, 2013 (NAV : 9.9879)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 60 MONTHS - 3 - Direct Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.1552	N.A.	N.A.	N.A.
Dividend	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.5057	10.1552	N.A.	N.A.
Annualised return**	3.4514	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.11	0.10	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.22	0.00	N.A.	N.A.
Date of Allotment of Units : 24th January, 2013				
Date of First N.A.V : 01st February, 2013 (NAV : 9.9891)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 60 MONTHS - 3 - Direct Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.1552	N.A.	N.A.	N.A.
Dividend	NIL	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.5058	10.1552	N.A.	N.A.
Annualised return**	3.4524	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.01	0.01	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.22	0.00	N.A.	N.A.
Date of Allotment of Units : 24th January, 2013				
Date of First N.A.V : 01st February, 2013 (NAV : 9.9891)				

HISTORICAL PER UNIT STATISTICS	SBI Pharma Fund - Dir Plan - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011

NAV at the beginning of the year	48.3588	N.A.	N.A.	N.A.
Dividends	NIL	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March,ch 31)	53.2921	48.3588	N.A.	N.A.
Annualised return**	10.2015	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.41	0.15	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.16	2.05	N.A.	N.A.
Date of Allotment of Units : 01st January, 2013				
Date of First N.A.V :02nd January, 2013 (NAV:49.7612)				

HISTORICAL PER UNIT STATISTICS	SBI Pharma Fund - Dir Plan - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	58.5003	N.A.	N.A.	N.A.
Dividends*	N.A.	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March,ch 31)	64.4693	58.5003	N.A.	N.A.
Annualised return**	10.2034	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	3.08	1.02	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.16	2.05	N.A.	N.A.
Date of Allotment of Units : 02nd January, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV : 60.1979)				

HISTORICAL PER UNIT STATISTICS	SBI Emerging Businesses Fund - Dir Plan - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	17.4012	N.A.	N.A.	N.A.
Dividends	NIL	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March,ch 31)	18.393	17.4012	N.A.	N.A.
Annualised return**	5.6996	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	5.03	3.24	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.38	1.42	N.A.	N.A.
Date of Allotment of Units : 01st January, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV:19.9653)				

HISTORICAL PER UNIT STATISTICS	SBI Emerging Businesses Fund - Dir Plan - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	53.8814	N.A.	N.A.	N.A.
Dividends	N.A.	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March,ch 31)	56.7084	53.8814	N.A.	N.A.
Annualised return**	5.2467	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	32.31	24.03	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.38	1.42	N.A.	N.A.
Date of Allotment of Units : 01st January, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV:61.9106)				

HISTORICAL PER UNIT STATISTICS	SBI Magnum Gilt Fund - Short Term - Dir Plan - Div			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	11.4775	N.A.	N.A.	N.A.
Dividends Individual	0.1453	0.1909	N.A.	N.A.
Dividends Other	0.1195	0.1092		
N.A.V at the end of the year (as on March,ch 31)	11.5717	11.4775	N.A.	N.A.
Annualised return**	2.0867	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	32.05	0.04	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.75	0.77	N.A.	N.A.
Date of Allotment of Units : 03rd January, 2013				
Date of First N.A.V : 04th January, 2013 (NAV: 11.5676)				

HISTORICAL PER UNIT STATISTICS	SBI Magnum Gilt Fund - Short Term - Dir Plan - Gr			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	23.2393	N.A.	N.A.	N.A.
Dividends	N.A.	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March,ch 31)	23.7637	23.2393	N.A.	N.A.
Annualised return**	2.2565	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	23.81	81.41	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.75	0.77	N.A.	N.A.

Date of Allotment of Units : 02nd January, 2013				
Date of First N.A.V : 03rd January, 2013 (NAV: 22.7588)				

HISTORICAL PER UNIT STATISTICS	SBI Short Term Debt Fund - Dir Plan-FortnightlyDiv			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.1774	N.A.	N.A.	N.A.
Dividends Individual	0.2098	0.1148	N.A.	N.A.
Dividends Other	NA	NA	N.A.	N.A.
N.A.V at the end of the year (as on March,ch 31)	10.1951	10.1774	N.A.	N.A.
Annualised return**	2.2353	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.26	0.25	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.60	0.49	N.A.	N.A.
Date of Allotment of Units : 07th January, 2013				
Date of First N.A.V : 08th January, 2013(NAV:10.1253)				

HISTORICAL PER UNIT STATISTICS	SBI Short Term Debt Fund - Dir Plan-Monthly Div			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	11.2923	N.A.	N.A.	N.A.
Dividends Individual	0.2652	0.1957	N.A.	N.A.
Dividends Other	0.226	0.0602	N.A.	N.A.
N.A.V at the end of the year (as on March,ch 31)	11.2761	11.2923	N.A.	N.A.
Annualised return**	2.205	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	42.62	24.52	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.60	0.49	N.A.	N.A.
Date of Allotment of Units : 08th January, 2013				
Date of First N.A.V : 09th January, 2013 (NAV:11.3134)				

HISTORICAL PER UNIT STATISTICS	SBI Short Term Debt Fund - Dir Plan - Weekly Div			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.5336	N.A.	N.A.	N.A.
Dividends Individual	0.4381	0.2149	N.A.	N.A.

Dividends Other	0.3733	0.1841	N.A.	N.A.
N.A.V at the end of the year (as on March,ch 31)	10.5338	10.5336	N.A.	N.A.
Annualised return**	4.161	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	336.97	200.02	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.60	0.49	N.A.	N.A.
Date of Allotment of Units : 01st January, 2013				
Date of First N.A.V : 02nd January, 2013(NAV:10.5605)				

HISTORICAL PER UNIT STATISTICS	SBI Short Term Debt Fund - Dir Plan - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	13.4923	N.A.	N.A.	N.A.
Dividends	N.A.	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March,ch 31)	13.8357	13.4923	N.A.	N.A.
Annualised return**	2.5452	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	1,878.62	875.68	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.60	0.49	N.A.	N.A.
Date of Allotment of Units : 01st January, 2013				
Date of First N.A.V : 02nd January, 2013 (NAV:13.2173)				

HISTORICAL PER UNIT STATISTICS	SBI CAPITAL PROTECTION FUND - SERIES III Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	11.3248	10.4707	N.A.	N.A.
Dividends	N.A.	NIL	NIL	N.A.
N.A.V at the end of the year (as on March,ch 31)	11.4904	11.3248	10.4707	N.A.
Annualised return**	1.4623	8.1570	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	122.8	121.03	111.9	N.A.
Ratio of Recurring Expenses to net assets ***	2.37	2.20	2.23	N.A.
Date of Allotment of Units :10thOctober,2011				
Date of First N.A.V : 17th October, 2011. (NAV : 10.0210)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 19 - Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011

NAV at the beginning of the year	10.2372	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March,ch 31)	10.4133	10.2372	N.A.	N.A.
Annualised return**	1.7202	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.75	0.74	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.22	0.23	N.A.	N.A.
Date of Allotment of Units : 12th December, 2012				
Date of First N.A.V : 19th December, 2012 NAV:10.0141)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 19 - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.2372	N.A.	N.A.	N.A.
Dividends	N.A.	NIL	NIL	NIL
N.A.V at the end of the year (as on March,ch 31)	10.4133	10.2372	N.A.	N.A.
Annualised return**	1.7202	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	43.08	42.35	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.22	0.23	N.A.	N.A.
Date of Allotment of Units : 12th December, 2012				
Date of First N.A.V : 19th December, 2012 (NAV:10.0141)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series-13 Months-15-Reg Plan-Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.0586	N.A.	N.A.	N.A.
Dividends	NIL	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March,ch 31)	10.2447	10.0586	N.A.	N.A.
Annualised return**	1.8502	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.17	0.17	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.18	0.20	N.A.	N.A.
Date of Allotment of Units : 12th March, 2013				
Date of First N.A.V : 19th March, 2013(NAV:10.0148)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series-13 Months-15-Dir Plan-Dividend

	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.0589	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March,ch 31)	10.2459	10.0589	N.A.	N.A.
Annualised return**	1.8591	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.06	0.06	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.13	0.15	N.A.	N.A.
Date of Allotment of Units : 12th March, 2013				
Date of First N.A.V : 19th March, 2013(NAV:10.0150)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series-13 Months-15-Dir Plan-Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.0589	N.A.	N.A.	N.A.
Dividends	N.A.	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March,ch 31)	10.2459	10.0589	N.A.	N.A.
Annualised return**	1.8591	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	344.82	338.58	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.13	0.15	N.A.	N.A.
Date of Allotment of Units : 12th March, 2013				
Date of First N.A.V : 19th March, 2013(NAV:10.0150)				

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series-13 Months-15-Reg Plan-Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.0593	N.A.	N.A.	N.A.
Dividends	N.A.	NIL	N.A.	N.A.
N.A.V at the end of the year (as on March,ch 31)	10.2453	10.0593	N.A.	N.A.
Annualised return**	1.8490	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	76.27	74.83	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.18	0.20	N.A.	N.A.
Date of Allotment of Units : 12th March,ch, 2013				
Date of First N.A.V : 19th March, 2013(NAV:10.0155)				

HISTORICAL PER UNIT	SBI MAGNUM CHILDRENS BENEFIT PLAN - DIRECT GROWTH

STATISTICS				
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	25.9800	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	26.9133	25.9800	N.A.	N.A.
Annualised return**	3.5924	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.03	0.02	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.82	0.99	N.A.	N.A.
Date of Allotment of Units : 4th January, 2013			N.A.	N.A.
Date of First N.A.V : 7th January, 2013 (NAV : 27.6516)			N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	SBI MAGNUM INSTACASH FUND - DIRECT PLAN CASH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	2591.6774	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	2629.3595	2591.6774	N.A.	N.A.
Annualised return**	1.4540	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	255.28	469.51	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.28	0.30	N.A.	N.A.
Date of Allotment of Units : 1st January, 2013			N.A.	N.A.
Date of First N.A.V : 1st January, 2013 (NAV : 2539.3165)			N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	SBI MAGNUM INSTACASH FUND - DIRECT PLAN WEEKLY DIVIDEND			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	1077.8403	N.A.	N.A.	N.A.
Dividend (Individuals)	12.51990	15.13275	N.A.	N.A.
Dividend (Others)	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	1079.0448	1077.8403	N.A.	N.A.
Annualised return**	1.2733	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.15	0.11	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.28	0.30	N.A.	N.A.
Date of Allotment of Units : 17th January, 2013			N.A.	N.A.
Date of First N.A.V : 18th January, 2013 (NAV : 1078.9934)			N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	SBI MAGNUM INSTACASH FUND - DIRECT PLAN DAILY DIVIDEND			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	1675.0094	N.A.	N.A.	N.A.
Dividend (Individuals)	18.77392	26.98134	N.A.	N.A.
Dividend (Others)	17.98011	26.15567	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	1675.0300	1675.0094	N.A.	N.A.
Annualised return**	1.1221	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	147.13	28.92	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.28	0.30	N.A.	N.A.
Date of Allotment of Units : 1st January, 2013			N.A.	N.A.
Date of First N.A.V : 2nd January, 2013 (NAV : 1675.0300)			N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	SBI PSU FUND - REGULAR PLAN GROWTH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	7.6518	8.4631	9.86	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	7.7990	7.6518	8.4631	9.86
Annualised return**	1.9237	-9.5863	-14.1673	N.A.
Net Assets end of period (Rs. Crs.)	187.54	194.17	262.28	385.79
Ratio of Recurring Expenses to net assets ***	2.72	2.41	1.95	1.38
Date of Allotment of Units : 07th July, 2010				
Date of First N.A.V : 12th July , 2010 (NAV:10.07)				

HISTORICAL PER UNIT STATISTICS	SBI PSU FUND - REGULAR PLAN DIVIDEND			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	7.6510	8.4618	9.86	N.A.
Dividends	Nil	Nil	Nil	Nil
N.A.V at the end of the year (as on March 31)	7.7982	7.6510	8.4618	9.86
Annualised return**	1.9239	-9.5819	-14.1805	N.A.
Net Assets end of period (Rs. Crs.)	100.97	105.29	168.21	229.31
Ratio of Recurring Expenses to net assets ***	2.72	2.41	1.95	1.38
Date of Allotment of Units : 07th July, 2010				
Date of First N.A.V : 12th July , 2010 (NAV:10.07)				

HISTORICAL PER UNIT STATISTICS	SBI PSU FUND - DIRECT PLAN GROWTH			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	7.6622	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	7.8195	7.6622	N.A.	N.A.
Annualised return**	2.0529	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.35	0.27	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.18	1.88	N.A.	N.A.
Date of Allotment of Units : 2nd January, 2013			N.A.	N.A.
Date of First N.A.V : 3rd January, 2013 (NAV : 8.45)			N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	SBI PSU FUND - DIRECT PLAN DIVIDEND			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	7.6602	N.A.	N.A.	N.A.
Dividends	Nil	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	7.8144	7.6602	N.A.	N.A.
Annualised return**	2.0130	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.04	0.02	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	2.18	1.88	N.A.	N.A.
Date of Allotment of Units : 1st January, 2013			N.A.	N.A.
Date of First N.A.V : 2nd January, 2013 (NAV : 8.44)			N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 36 Months - 1 - Regular Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.5421	10.8362	N.A.	N.A.
Dividend (Individuals)	Nil	1.1695	NIL	N.A.
Dividend (Others)	Nil	1.0024	NIL	N.A.
N.A.V at the end of the year (as on March 31)	10.7307	10.5421	10.8362	N.A.
Annualised return**	1.789	8.0785	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	11.96	11.75	12.07	N.A.
Ratio of Recurring Expenses to net assets ***	0.41	0.38	0.52	N.A.
Date of Allotment of Units :02nd June, 2011				N.A.
Date of First N.A.V : 09th June, 2011 (NAV :10.0347)				N.A.

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 36 Months - 1 - Regular Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	11.9215	10.8363	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	12.1348	11.9215	10.8363	N.A.
Annualised return**	1.7892	10.0145	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	38.59	37.91	34.46	N.A.
Ratio of Recurring Expenses to net assets ***	0.41	0.38	0.52	N.A.
Date of Allotment of Units :02nd June, 2011				N.A.
Date of First N.A.V : 09th June, 2011 (NAV :10.0347)				N.A.

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 366 Days - 9 - Regular Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.6106	N.A.	N.A.	N.A.
Dividends	Nil	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.7682	10.6106	N.A.	N.A.
Annualised return**	1.4853	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	3.64	3.59	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.53	0.48	N.A.	N.A.
Date of Allotment of Units : 17th July, 2012			N.A.	N.A.
Date of First N.A.V : 24th July, 2012 (NAV : 10.0269			N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 366 Days - 9 - Regular Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.6106	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.7682	10.6106	N.A.	N.A.
Annualised return**	1.4853	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	40.53	39.93	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.53	0.48	N.A.	N.A.
Date of Allotment of Units : 17th July, 2012			N.A.	N.A.
Date of First N.A.V : 24th July, 2012 (NAV : 10.0269			N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 366 Days - 21 - Regular Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.1922	N.A.	N.A.	N.A.
Dividends	Nil	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.3720	10.1922	N.A.	N.A.
Annualised return**	1.7641	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.05	0.05	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.16	0.26	N.A.	N.A.
Date of Allotment of Units : 21st December, 2012			N.A.	N.A.
Date of First N.A.V : 31st December, 2012 (NAV : 10.0147)			N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 366 Days - 21 - Regular Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	10.1977	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.3776	10.1977	N.A.	N.A.
Annualised return**	1.7641	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	24.27	23.84	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.16	0.26	N.A.	N.A.
Date of Allotment of Units : 21st December, 2012			N.A.	N.A.
Date of First N.A.V : 31st December, 2012 (NAV : 10.0202)			N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	SBI Sensex ETF-Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	188.0596	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	198.5654	188.0596	N.A.	N.A.
Annualised return**	5.5864	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	21.13	21.89	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.6	0.60	N.A.	N.A.
Date of Allotment of Units : 15th March, 2013			N.A.	N.A.
Date of First N.A.V : 22nd March, 2013 (NAV : 187.0831)			N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 366 Days - 25 - Regular Dividend			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	Nil	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1625	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.15	0.14	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.15	0.17	N.A.	N.A.
Date of Allotment of Units : 30th March, 2013			N.A.	N.A.
Date of First N.A.V : 8th April, 2013 (NAV : 10.0215)			N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 366 Days - 25 - Regular Growth			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1625	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	215.34	212.02	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.15	0.17	N.A.	N.A.
Date of Allotment of Units : 30th March, 2013			N.A.	N.A.
Date of First N.A.V : 8th April, 2013 (NAV : 10.0215)			N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 366 Days - 25 - Direct Dividend			
	01/04/13 TO 31/05/13	**2012-13**	**2011-2012**	**2010-2011**
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	Nil	Nil	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1634	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.05	0.05	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.10	0.12	N.A.	N.A.
Date of Allotment of Units : 30th March, 2013			N.A.	N.A.
Date of First N.A.V : 8th April, 2013 (NAV : 10.0217)			N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	SBI Debt Fund Series - 366 Days - 25 - Direct Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1634	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	634.59	624.75	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.10	0.12	N.A.	N.A.
Date of Allotment of Units : 30th March, 2013			N.A.	N.A.
Date of First N.A.V : 8th April, 2013 (NAV : 10.0217)			N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 26 - Dividend			
	01/04/2013 TO 31/05/2013	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividend	NIL	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1119	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.07	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.23	N.A.	N.A.	N.A.
Date of Allotment of Units : 15th April, 2013				
Date of First N.A.V : 23rd April, 2013 (NAV : 10.0185)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 26 - Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividend	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1119	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	25.22	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.23	N.A.	N.A.	N.A.
Date of Allotment of Units : 15th April, 2013				
Date of First N.A.V : 23rd April, 2013 (NAV : 10.0185)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 26 - Direct Growth			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividend	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1126	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	5.88	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.18	N.A.	N.A.	N.A.
Date of Allotment of Units : 15th April, 2013				
Date of First N.A.V : 23rd April, 2013 (NAV : 10.0186)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES - 366 DAYS - 26 - Direct Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-2012	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividend	NIL	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1126	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.05	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.18	N.A.	N.A.	N.A.
Date of Allotment of Units : 15th April, 2013				
Date of First N.A.V : 23rd April, 2013 (NAV : 10.0186)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES 366 Days-28-Growth			
	01/04/13 TO 31/05/13	2012-13	2011-12	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1038	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	19.06	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.19	N.A.	N.A.	N.A.
Date of Allotment of Units : 23rd April , 2013				
Date of First N.A.V : 02nd May ,2013 (NAV : 10.0444)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES 366 Days-28-Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-12	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	Nil	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1038	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.18	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.19	N.A.	N.A.	N.A.
Date of Allotment of Units : 23rd April , 2013				
Date of First N.A.V : 02nd May ,2013 (NAV : 10.0444)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES 366 Days-28-Direct Growth			
	01/04/13 TO 31/05/13	2012-13	2011-12	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1043	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	608.67	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.14	N.A.	N.A.	N.A.
Date of Allotment of Units : 23rd April , 2013				
Date of First N.A.V : 02nd May ,2013 (NAV : 10.0445)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES 366 Days-28-Direct Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-12	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	Nil	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.1043	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.01	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.14	N.A.	N.A.	N.A.
Date of Allotment of Units : 23rd April , 2013				
Date of First N.A.V : 02nd May ,2013 (NAV : 10.0445)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES 366 Days-27-Growth			
	01/04/13 TO 31/05/13	**2012-13**	**2011-12**	**2010-2011**
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.0991	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	30.58	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.23	N.A.	N.A.	N.A.
Date of Allotment of Units : 22nd April , 2013				
Date of First N.A.V : 30th April ,2013 (NAV :10.0274)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES 366 Days-27-Dividend			
	01/04/13 TO 31/05/13	**2012-13**	**2011-12**	**2010-2011**
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	Nil	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.0991	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.08	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.23	N.A.	N.A.	N.A.
Date of Allotment of Units : 22nd April , 2013				
Date of First N.A.V : 30th April ,2013 (NAV :10.0274)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES 366 Days-27-Direct Growth			
	01/04/13 TO 31/05/13	**2012-13**	**2011-12**	**2010-2011**
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	N.A.	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.0996	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	5.13	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.18	N.A.	N.A.	N.A.
Date of Allotment of Units : 22nd April , 2013				
Date of First N.A.V : 30th April ,2013 (NAV :10.0275)				

HISTORICAL PER UNIT STATISTICS	SBI DEBT FUND SERIES 366 Days-27-Direct Dividend			
	01/04/13 TO 31/05/13	2012-13	2011-12	2010-2011
NAV at the beginning of the year	N.A.	N.A.	N.A.	N.A.
Dividends	Nil	N.A.	N.A.	N.A.
N.A.V at the end of the year (as on March 31)	10.0996	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Net Assets end of period (Rs. Crs.)	0.04	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.18	N.A.	N.A.	N.A.
Date of Allotment of Units : 22nd April , 2013				
Date of First N.A.V : 30th April ,2013 (NAV :10.0275)				

*** Recurring Expenses includes service tax on management fees

II. HOW TO APPLY

1) *Important instructions:*

a. New investors can purchase units by submitting an duly completed application form, subject to KYC requirements. Existing unit holders may use transaction Slip, or Common transaction Form. Application forms or common transaction forms will be available at the Investor Service center (ISC's) / official points of acceptance of transactions during the business hours. The same can also be downloaded from the website of the Mutual Fund, www.**sbimf**.com.

b. The duly completed Applications form / transaction slip / common transaction form as the case may be, complete in all respects together with necessary remittance may be submitted at any SBIMF Investor Service Centers/Investor Service Desks, SBI MF Corporate Office. The personnel at the official point of acceptance of transaction will time stamp, and return the acknowledgement slip in the application form. The application shall be subject to verification.

c. The application amount in cheque or Demand Draft shall be payable to _______ (Please see the Key Information Memorandum & Application Form of the respective Scheme). The Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stock invests will be accepted.

   Pursuant to AMFI Best Practice Guideline Circular No. 13/2007 – 08 dated October 3, 2007, Demand Draft charges if reimbursed to the unit holders are to be borne by the AMC and not to be charged to the scheme. Investors may please further note that in case of any application made through the Demand Draft, no Demand Draft charges will be reimbursed by the AMC in any case. The same will have to be borne by investors only.

   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. 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. Submission of copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor) for transacting in units of SBI Mutual Fund. Attestation can be done by distributors / AMC staff etc.. Submission of copy of PAN card by Guardian of a minor is mandatory for investments by minor whether copy of PAN of minor is provided or not. However, investment made in Micro SIP shall be exempted from the requirements of PAN.The verification of PAN would be carried out with the Income tax database. In case of failure, communication would be sent to the customers to provide the correct PAN details or communication from Income Tax authorities evidencing the validity of PAN. Such folios would be blocked for additional purchases and future SIP registrations till receipt of the above documents and verification with original. In case of web-based transactions, investors would be allowed to transact subject to PAN validation.Pursuant to implementation of Know Your Customer (KYC) norms under Prevention of Money Laundering Act, 2002 (PMLA) and in accordance with AMFI circular 35/MEM-COR/62/10-11 dated October 07, 2010 and communication under reference 35/MEM-COR/81/10-11 dated December 23, 2010, KYC Compliance has been made mandatory for all individual investor effective January 1, 2011 (the "Effective Date"), irrespective of the amount of investment. . Please refer to 'Legal Section' of the SAI.

d. Investors desirous of receiving the allotment of units in dematerialized ("demat") form will have to provide their demat account details in the application form.

e. Investors are advised to retain the acknowledgement slip signed/ stamped by the collection centre where they submit the application.

f. In respect of New Fund Offer (NFO) of Schemes/Plan(s) launched on or after July 1, 2010, an investor can subscribe to the NFO through Applications Supported by Blocked Amount (ASBA) facility by applying for the Units offered under the Option(s)/Plan(s) of the Scheme(s) in the ASBA Application Form and following the procedure as prescribed in the form.

2) *Third-Party Cheques/Payments*

Definition: When payment is made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form.

a) In case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.

A. Restriction on acceptance of Third-party payments

SBIMF will not accept subscriptions with Third-Party payments except in the following exceptional situations:

a) Paym ent by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP installment). However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio

b) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription, through Payroll deductions.

c) Custodian on behalf of an FII or a client

d) Payment by Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

(Note: For all the above instances, the investor and the person making the payment should be KYC compliant and also submit 'Third Party Payment Declaration Form' with complete details. The said form is available at the nearest Investor Service Centre (ISC) of SBI Mutual Fund or can be downloaded from our website www.sbimf.com)

Instructions / Guidelines for Third-Party payments:

a) An investor at the time of his purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which dividend / redemption proceeds are to be paid).

Please refer the paragraph of "multiple bank accounts" facility available to the investors to *register multiple bank accounts.*

b) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Bank Account number from which the amount has been debited for issue of the instrument.

c) A pre-funded instrument issued by the bank against cash shall not be accepted for investments of Rs.50,000/- or more. This also should be accompanied by a certificate from the banker mentioning name, address and PAN (if available) of the person who has requested for the said instrument.

d) If payment is made by RTGS, NEFT, ECS, Bank transfer, etc., an acknowledged copy of the instruction to the bank stating the bank account number from which the amount has been debited, must accompany the purchase application.

Acceptance of Demand Drafts for subscription of units

1. **Payments towards subscription of Units - DD issued against debit to investor's bank account:**

Where an investor subscribes for units vide a DD issued by way of debit to his / her bank account, fund houses may now accept any one of following:

a. a proof of debit to the investor's bank account in the form of a bank manager's certificate with details of account holder's Name, bank account number and PAN as per bank records, if available.
b. a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details **and** name of the investor as an account holder are available.
c. a copy of the passbook/bank statement evidencing the debit for issuance of a DD

The above will be a valid supporting document in such subscriptions

2. **Payments towards subscription of Units - DD issued by bank against cash:**

In such instances, a banker's certificate for issuance of a DD against cash that also states the investor's Name, bank account number and PAN as per bank record, if available, is a must.

However, it must be ensured for both the examples as shown above, that such bank account number of the investor is the same as the / one of the registered bank account mandate(s) with the fund or the bank details mentioned in the application form.

Safe mode of writing cheque:

In order to prevent frauds and misuse of payment instruments, investors are requested to make the payment instrument i.e. cheque, demand draft, pay order etc. favouring as under:
1. "SBIMF-XYZ Scheme A/c - Permanent Account Number". For example: "SBIMF – Magnum TaxGain Scheme A/c – ABCDE3456F"
OR
2. "SBIMF-XYZ Scheme A/c - First Investor Name". For example: "SBIMF – Magnum TaxGain Scheme A/c – Ashok Kumar"

Investors transacting through MFSS / BSE StAR MF Platform under the electronic order collection system for schemes which are unlisted and Stock Exchange(s) for the listed schemes will have to comply with norms / rules as prescribed by the Stock Exchange(s).

B. Registration of multiple bank accounts:

SBIMF has also provided a facility to the investors to register multiple bank accounts. In case an investor has multiple bank accounts, he/she is requested to register the same with SBIMF. By registering multiple bank accounts, investors can use any of the registered bank accounts to receive dividend / redemption proceeds. These account details will be used by the SBIMF/ R&T for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except where permitted in part A(2) above. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at the nearest Investor Service Centre (ISC) of SBI Mutual Fund or the same can be downloaded from our website www.sbimf.com
In case the application for subscription does not comply with the above provisions, the SBIMF retains the sole and absolute discretion to reject / not to process such application and refund the subscription money and shall not be liable for any such rejection.

3) *UPDATION / CHANGE IN BANK ACCOUNT DETAILS & CHANGE OF ADDRESS*

Pursuant to AMFI circular no. 135/BP/26/11-12 dated March 21, 2012 with respect to Uniform procedure for change/ updation of Bank details & Change of Address, the following changes will be implemented with effect from May 01, 2012:

a) <u>In case of Updation / Change in Bank Account Details</u>

1. Investor/s can change bank account details in their account/ folio either through **Multiple Bank Account Registration Form** or a standalone separate **Change of Bank Mandate form**.

2. Any change of bank mandate request should be submitted separately and should not be accompanied along with the redemption request. Change of Bank mandate request should be submitted atleast 10 days prior to the redemption request.

3. Necessary supporting documents of old & new bank account in case of change of bank details **AND** New bank details proof, in case of Multiple Bank details registration should be submitted as per addendum dated 8th December, 2010.

4. Investors will have an option to choose any of the registered bank accounts towards receipt of redemption proceeds. However, any unregistered bank account or a new bank account forming part of redemption request will not be processed.

b) <u>In case of Change of Address</u>

✓ **In case of KYC non-complied folios**: Following documents as detailed below will be required to be submitted for processing of the Change of Address requests:

i. <u>List of documents for Proof of Identity (POI)</u>

In case Permanent Account number (PAN) is already updated in the folio, only PAN card copy will be accepted as a proof of identity.

In case PAN is not updated in the folio, any of the following documents shall be submitted:
- PAN card with Photograph;
- Unique Identification Number (UID) / Passport / Voter ID / Driving License;
- Identity cards issued with Photo by: State / Central Government and its Depts, Statutory / Regulatory Authorities, Scheduled Commercial Banks etc.
- Aadhaar Letter issued by Unique Identification Authority of India (UIDAI).

ii. <u>List of documents for Proof of New Address (POA)</u>

- Passport / Voter ID / Ration Card / Registered Lease or Sale Agreement of Residence / Driving License
- Utility bills like Telephone (land line), Electricity or Gas bill – Not more than 3 months old
- Bank Account Statement / Passbook – Not more than 3 months old
- Proof of Address issued by: State / Central Government and its Depts, Bank Managers of Scheduled Commercial Banks / Scheduled Co-Operative Bank / Multinational Foreign Banks Aadhaar Letter issued by Unique Identification Authority of India (UIDAI).

(Please note that the list of documents for Proof of Identity (POI) and Proof of New Address (POA) should be in conformity with SEBI circular no. MIRSD/SE/Cir–21/2011 dated October 5, 2011.)

✓ **In case of KYC complied folios,** investors are requested to submit the supporting documents as specified by KYC Registration Agency (KRA) / Regulators from time to time.

Copies of all the documents submitted by the applicants/clients should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested / verified by entities authorized for attesting/verification of the documents.

In case, any request for Change in Bank Account Details or Change of address does not comply with the above requirements, SBIMF retains the sole and absolute discretion to reject / not to process such request.

4) *Who Can Invest:*

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 authorizations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the units of the scheme:

- 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)/Sub-accounts 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.
- Qualified Foreign Investor

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 please refer to 'Legal Section' of Statement of Additional Information (SAI).
Minor can invest in any scheme of SBI Mutual Fund through his/her guardian only. Minor Unit Holder on becoming major may inform the Registrar about attaining majority and provide his specimen signature duly authenticated by his banker as well as his details of bank account and PAN (if required) to enable the Registrar to update their records and allow him to operate the Account in his own right.

Notes:

a. 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.

b. 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 and redemptions.

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

c. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.

d. Any request for withdrawal of application made during the New Fund Offer Period will be treated as Redemption request and shall be processed at the Redemption Price based on the first NAV declared by the Scheme after the close of New Fund Offer.

5) *Who cannot invest:*

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

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. Resident residing in the United States of America and Canada

SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.

Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.

The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application.

Investors are also requested to refer to the Scheme Information Document of the respective Scheme(s).

6) *Joint Applicants:*

In the event an account has more than one registered owner, the first-named holder shall receive the Account Statements, all notices and correspondence with respect to the Account, as well as the proceeds of any redemption requests or dividends or other distributions. In addition, such Unit holders shall have the voting rights, as permitted, associated with such units, as per the applicable guidelines. Applicants can specify the 'mode of holding' in the application form as 'Joint' or 'Any one or Survivor'. In the case of holding specified as 'Joint', Redemptions would have to be signed by all joint holders in the same order as registered with the Mutual Fund. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unit holders will have the power to make Redemption requests, without it being necessary for all the Unit holders to sign. However, in all cases, the proceeds of the Redemption will be paid only to the first-named holder.

Investors are also requested to note that when subscription for mutual fund units are remitted through joint bank accounts of investors, the default option for applying for mutual funds unit should be in the joint names of all the account holders of the bank account

7) *Transcation charges:*

In accordance with the terms of the SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, SEBI has allowed Asset Management Companies (AMCs) to deduct transaction charges per subscription of Rs. 10,000/- and above.

Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. As per SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012, distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product

Accordingly, the Fund shall deduct Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through a distributor/agent (**who have specifically "opted in" to receive the transaction charges**) as under:

(i) First Time Mutual Fund Investor (across Mutual Funds):
Transaction charges of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance amount shall be invested in the relevant scheme opted by the investor.

(ii) Investor other than First Time Mutual Fund Investor:

Transaction charges of Rs. 100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance amount shall be invested in the relevant scheme opted by the investor. Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The Transaction Charges in such cases shall be deducted in 4 equal installments commencing from the 2nd installment to the 5th installment.

(iii) Transaction charges shall not be deducted for:

(a) purchases /subscriptions for an amount less than Rs. 10,000/-;
(b) transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan/Systematic Withdrawal Plan / Dividend Transfer Plan, etc.
(c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent).
(d) transactions carried out through the stock exchange mode.

8) ***Consolidated Account Statement (CAS):***

Pursuant to Securities and Exchange Board of India (Mutual Funds) (Amendment) Regulations, 2011 dated August 30, 2011 read with SEBI circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, all the unit holders whose transactions** have been accepted by the Fund on or after October 1, 2011, shall note that–

1. The unit holders whose valid application for subscription has been accepted by the Fund, a communication specifying the number of units allotted, in the form of an email and/or SMS at the registered email address and/or mobile number, shall be sent within five business days from the date of receipt of transaction request or closure of the initial subscription list.
2. Thereafter, a consolidated account statement (CAS) for each calendar month, detailing:
   a. all the transactions** carried out by the unit holders across all schemes of all mutual funds during the month and
   b. holding at the end of the month including transaction charges if any, paid to the distributor, shall be sent to the unit holder(s) by physical form/ email (wherever unit holders have provided email address) in whose folio(s) transaction**(s) has/have taken place during the month, on or before 10th of the succeeding month.
   ***The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan and bonus transactions.*
3. For the purpose of sending CAS, common investors across all the mutual funds shall be identified, on the basis of their Permanent Account Number (PAN). CAS will be sent only to those unit holders whose folio is updated with PAN details.
4. In case of a specific request for account statement is received from the Unit holders, the Fund will provide the same within five business days from the receipt of such request.
5. In the case of joint holding in a folio, the first named Unit holder shall receive the CAS/account statement. Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months ended September 30 or March 31, shall be sent in physical form/email on or before tenth day of succeeding month to all such unit holders in whose folios transactions have not taken place during that period. The half-yearly CAS will be sent by email to the Unitholders whose email is available, unless a specific request is made to receive in physical.
   In case of the units are held in dematerialized (demat) form, the statement of holding of the beneficiary account holder will be sent by the respective Depository Participant periodically.

9) ***Annual Report/ Abridged summary:***

Pursuant to Securities Exchange Board of India (Mutual Funds) (Amendments) Regulations 2011, dated August 30, 2011 read with SEBI circular No. Cir/IMD/DF/16/2011 dated September 8, 2011, the unit holders are requested to note that scheme wise annual report and/or abridged summary of annual reports of the Schemes of the Fund shall be sent to the unit holders only by email at their email address registered with the Fund.
Physical copies of the annual report or abridged summary of annual reports will be sent to those Unit holders whose email address is not available with the Fund and/or who have specifically requested or opted for the same.

The unit holders are requested to update /provide their email address to the Fund for updating the database. Physical copy of the scheme wise annual report or abridged summary will be available to the unit holders at the registered office of the Fund/AMC. A separate link to the scheme annual report or abridge summary is available on the website of the Fund.

10) ***Defective applications liable for rejection:***

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 AMC against the disqualification of any application, the decision of the AMC will be final.

Investors are requested to provide these details in the space provided in the application form. This measure is intended to avoid fraud / misuse or theft while investing in units of SBI Mutual Fund. Kindly note that the applications received which are incomplete or insufficient information is provided by the investors, are liable to be rejected. In the event of non-allotment of units, no interest will be paid on the money refunded.

11) ***Selection of Plans / options*** : Direct Plan is the plan where investors purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Such separate plan have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans. Options exercised at the time of application may be changed by the investor at a later date by way of written request to the Registrar of the Scheme. Such changes would be effective from a prospective date.

Default Plan/Option: Between Regular Plan & Direct Plan: In case investor has mentioned the Distributor code (ARN code) and not specified either Regular Plan or Direct Plan in the application form, the default plan shall be considered as "Regular Plan". In other cases, the default plan shall be considered as "Direct Plan".

Between Growth Option & Dividend Option:

For SBI IT Fund & SBI FMCG Fund: Please tick either the "Growth" or "Dividend" option. If this is left blank or it is not clear, the default will be treated as "Growth". If "Dividend" option is ticked, please select either "Reinvestment", "Payout" or "Transfer" . If this is left blank or it is not clear, the default will be treated as "Reinvestment".

For other funds: Please tick either the "Growth" or "Dividend" option. If this is left blank or it is not clear, the default will be treated as "Growth". If "Dividend" option is ticked, please select either "Reinvestment", "Payout" or "Transfer". If this is left blank or it is not clear, the default will be treated as "Payout".

12) Employee Unique identity Number:

Pursuant to Securities and Exchange Board of India (SEBI) circular number CIR/IMD/DF/21/2012 dated September 13, 2012, investor/s shall have the provision in the application / transaction form to specify the unique identity number (EUIN) of the employee/relationship manager/sales person (sales person) of the distributor interacting with the investor/s for the sale of mutual fund products, along with the Association of Mutual Fund in India (AMFI) Registration Number (ARN) of the distributor. Investors are hereby requested to note the following with respect to EUIN:

1.AMFI has allotted EUIN to all the sales person of AMFI registered distributors.
2.Investor/s shall specify the valid ARN code, and the valid EUIN of the sales person in the application/transaction form. This will assist in handling the complaints of mis-selling, if any, even if the sales person on whose advice the transaction was executed leaves the employment of the distributor.
3.Investors are requested to use the new application /transaction forms which have space for sub-broker ARN code and EUIN.

13. Cash investments in mutual funds –

In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash for purchases / additional purchases to the extent of Rs. 20,000/- per investor, per mutual fund, per financial year subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules,regulations and guidelines and (ii) sufficient systems and procedures in place. However, payment towards redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.

14. Option to hold units in Demat form

Pursuant to SEBI circular No. CIR/IMD/DF/9/2011 dated May 19, 2011, with effect from October 1, 2011, the unit holders who wish to hold the units in the demat form, should mention the demat account details of the first holder in the application form while subscribing for units and submit other necessary documents. In case if the demat details are not mentioned or details mentioned are incorrect, then the units will be issued in physical form. Investors may use the forms available at the branches for providing demat details, while subscription.

Investors are requested to note that holding of units through Demat Option is also available under all open-ended equity and debt schemes wherein SIP facility is available. The units will be allotted based on the applicable NAV as per the SID and will be credited to investors' demat account on weekly basis upon realization of funds. For e.g. units will be credited to investors' demat account every Monday for realization status received in last week from Monday to Friday. The option to hold the units in demat form shall not be available for daily/weekly/fortnightly dividend options.
Unitholders who intend to avail of the facility to trade in units in demat mode are required to have a demat account.

The investors shall note that for holding the units in demat form, the provisions laid in the Scheme Information Document (SID) of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable.

In case the unit holder wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s).
Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.

15. APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA):

In accordance with SEBI Circular No. SEBI/IMD/CIR No. 18/198647/2010 dated March 15, 2010, ASBA facility shall be provided to investors as a supplementary facility in addition to existing facility through cheques/demand drafts or any other mode of electronic payment for subscribing to the units of scheme(s) during the New Fund Offer period for schemes launched after October 01, 2010. Please note that ASBA facility is purely optional and not mandatory.

APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA) FACILITY DURING NEW FUND OFFER (NFO) OF SCHEMES

In its continuing endeavour to make the existing New Fund Offer process more efficient SEBI has introduced a supplementary process, viz: the Applications Supported by Blocked Amount (ASBA) facility. ASBA is an application containing an authorization given by the Investor to block application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units.

To avail of the ASBA Facility, an investor must be holding a Bank account with Self Certified Syndicate Bank (SCSB). SCSB means a banker to an issue registered with the SEBI, which offers the facility of ASBA. ASBA applications can be accepted only by SCSBs at their designated branches, whose names appear on the list of SCSBs displayed in SEBI's website (http://www.sebi.gov.in/pmd/scsb.pdf).

The SCSB shall then block the application money in the bank account specified in the ASBA, on the basis of an authorisation to this effect given by the account holder in the ASBA. The application money shall remain blocked in the bank account till the allotment of the issue or till withdrawal/rejection of the application, as the case may be. ASBA facility will be available to all the category of investors mentioned under "Who can invest" Section of the respective SID. An investor, who is eligible for ASBA facility, has the option of making application through ASBA or through the existing facility of applying with cheque / demand draft as mentioned in the SID.

Investors should note that ASBA facility shall be made available to investors only for subscribing to the units of scheme during the New Fund Offer period.

SALIENT FEATURES OF ASBA FACILITY:

a. An ASBA investor shall submit a duly filled up **ASBA Application form, physically or electronically**, to the SCSB with whom the bank accounts to be blocked, is maintained.

b. In case of ASBA application in physical mode, the investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.

c.

d. In case of ASBA application in electronic form, the investor shall submit the ASBA Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the application money in a bank account.

e. Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the application amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.

f. Upon submission of an ASBA Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire application amount specified and authorized the Designated Branch to block such amount in the Bank Account.

g. On the basis of an authorisation given by the account holder in the ASBA application, the SCSB shall block the application money in the Bank Account specified in the ASBA application. The application money shall remain blocked in the Bank Account (till receipt of instructions for enabling allotment or till rejection as the case maybe).

h. If the Bank Account specified in the ASBA application does not have sufficient credit balance to meet the application money, the ASBA application shall be rejected by the SCSB.

i. The ASBA Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block application amount in the Bank Account.

j. All grievances relating to the ASBA facility may be addressed to the AMC / Registrar to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, application amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Form was submitted by the Investor.

k. ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time.

III. RIGHTS OF UNITHOLDERS OF THE SCHEME

1. Unit holders of the Scheme have a proportionate right in the beneficial ownership of the assets of the Scheme.When the Mutual Fund declares a dividend under the Scheme, the dividend warrants shall be dispatched within 30 days of the declaration of the dividend. Consolidated Account Statement ('CAS') at mutual fund industry level for each calendar month will be issued on or before tenth day of succeeding month to all unit holders having financial transactions and who have provided valid permanent Account Number (PAN). For folios not included in the CAS, the AMC shall issue monthly account statement to the unit holders, pursuant to any financial transaction done in such folios; the monthly statement will be send on or before tenth day of succeeding month. In case of a specific request received from the unit holders, the AMC shall provide the account statement to the unit holder within 5 business days from the receipt of such request.Provided if a Unit holder so desires the Mutual Fund shall issue a Unit certificate (non- transferable) within 30 days of the receipt of request for the certificate.

2. The Mutual Fund shall dispatch redemption proceeds within 10 business days of receiving the redemption request. In case the AMC fails to dispatch redemption proceeds within the stipulated time, interest at the rate of 15% p.a. will be paid to such investors.

3. The Trustee is bound to make such disclosures to the Unit holders as are essential in order to keep the unitholders informed about any information known to the Trustee which may have a material adverse bearing on their investments.

4. The appointment of the AMC for the Mutual Fund can be terminated by majority of the Directors of the Trustee Board or by 75% of the Unit holders of the Scheme.

5. 75% of the Unit holders of a Scheme can pass a resolution to wind- up a Scheme.

6. The Trustee shall obtain the consent of the Unit holders:
   a. Whenever required to do so by SEBI, in the interest of the Unit holders.
   b. Whenever required to do so if a requisition is made by three- fourths of the Unit holders of the Scheme.
   c. When the Trustee decides to wind up the Scheme or prematurely redeem the Units.
   d. The Trustee shall ensure that no change in the fundamental attributes of any Scheme or the trust or fees and expenses payable or any other change which would modify the Scheme and affects the interest of Unit holders, shall be carried out unless :

      (i) A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and

(ii) The Unit holders are given an option to exit at the prevailing Net Asset Value without any Exit Load.

7. In specific circumstances, where the approval of unitholders is sought on any matter, the same shall be obtained by way of a postal ballot or such other means as may be approved by SEBI.

8. 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 AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI in advance.

9. The following would be the procedure for seeking approval of the Unit holders in specified circumstances.

(i) The Mutual Fund shall first determine a cut off date for ascertaining the names of the Unit holders whose consent is to be sought. This may necessitate the closing of books and register of Unit holders, if any, and suspension of approval of the sale and purchase of Units for a short period prior to the cut off date.

(ii) The Trustees of the Mutual Fund shall pass a resolution for convening a meeting of the general body of the Unit holders and give a notice atleast 21 days before the meeting too all Unit holders specifying the date, time, venue and purpose of holding the meeting and publish the public notice in at least two leading newspapers circulated in Mumbai including one English and one Marathi newspaper.

(iii) At the meeting so convened, 5 Unit holders personally present shall constitute the quorum for the meeting and the Unit holders personally present at the meeting shall elect one of themselves to be the Chairman thereof by a show of hands. The Chairman of the meeting shall have the power to regulate the procedure at the meetings.

(iv) At the meeting, the amendment proposed shall be put to vote and shall be decided in the first instance by a show of hands, unless a poll is demanded. A poll demanded shall be taken at such time not being later than 48 hours from the time when the demand was made, as the Chairman may direct. The result of the poll would determine whether the amendment proposed will be passed or not.

(v) Before or on the declaration of the result of voting on a proposed amendment by a show of hands, a poll may be ordered to be taken by the Chairman, of his own motion and shall be ordered to be taken by him on a demand made in that behalf by any Unit Holder or Unit holders, holding units having a issue price of not less than Rs. 50,000/-.

IV. INVESTMENT VALUATION NORMS

Scope of the policy

The investment valuation policy aims to give the broad valuation guidelines to be followed for each type of the security. The same will be reviewed every year by the Valuation committee and also by an independent auditor.

Any introduction/modification / changes in a valuation policy for a new or an existing asset type will be approved by the Valuation Committee and included as a part of the valuation policy.

Frequency of review: The policy shall be reviewed on annual basis or more frequently, if required, due to change in regulations or business environment.

Following SEBI Circulars / Guidelines / Amendment Regulations are taken into account for valuation purpose

The following are the guiding circulars / schedules/guidelines/amendments for framing the valuation policy.

1. EIGHTH SCHEDULE SEBI(MUTUAL FUNDS) REGULATIONS,1996
2. Circular No MFD/CIR/010/024/2000 dated 17-01-2000 inter-alia on Valuation committee)
3. Circular No MFD/CIR/6/73/2000 dated 27-07-2000

4. Circular No MFD/CIR/8/92/2000 dated 18-09-2000
5. Circular No MFD/CIR/8(a)/104/2000 dated 03-10-2000
6. Circular No MFD/CIR/14/088/2001 dated 28-03-2001
7. Circular No MFD/CIR/14/442/2002 dated 20-02-2002
8. Circular No MFD/CIR/03/526/2002 dated 09-05- 2002
9. Circular No MFD/CIR No .23/066/2003 dated 07-03-2003
10. Circular No MFD/CIR No.9/141601/08 dated 18-10-2008
11. Circular No MFD/CIR No.2/166256/2009 dated 12-06-2009
12. Circular No IMD/CIR No.16/193388/2010 dated 02-02-2010
13. Circular No IMD/DF/4/2010 dated 21-06-2010
14. SEBI MUTUAL FUNDS (AMENDMENT) (REGULATIONS),2012 dated 21-02-2012
15. Circular No IMD/DF/6/2012 dated 28-02-2012
16. Master Circular for Mutual Funds issued on January 07,2011
17. AMFI Best Practice Guidelines Circular No.135/BP/29/2012-13 dated 15th May 2012
18. AMFI Best Practice Guidelines Circular No.35P/MEM-COR/3/12-13 dated 30th May 2012

1. <u>Valuation of Equity and Equity related Instrument :-</u>

Equity and Equity related instrument include the following:

- Equity Stock
- Warrants
- Preference Shares
- Rights issue
- ADR/GDR
- IDR

1.1 <u>Valuation of Equity Shares</u>

1.1.1 Traded Securities:-

a) On a valuation day, traded securities are to be valued at the last quoted closing price on the principal Stock Exchange.

b) When on a particular valuation day, a security has not been traded on the principal stock exchange; the value at which it is traded on secondary stock exchange may be used.

c) When a security is not traded on any stock exchange on a particular valuation day, the value at which it was traded on the Principal stock exchange or any other stock exchange, as the case may be, on the earliest previous day may be used provided such date is not more than 30 days prior to valuation date.

d) BSE is considered as principal stock exchange for equity valuation except for Magnum Index fund where NSE is considered as principal stock exchange as per the trustee approval.

1.1.2 Thinly Traded / Non traded Securities

a) A list of thinly trade securities is taken from stock exchanges (i.e. NSE and BSE) and also from Bloomberg on a monthly basis at every month end.
b) When a security is not traded in any of the stock exchange for the period of thirty days prior to the valuation date, it should be treated as Non-Traded Securities.
c) Thinly Traded/Non Traded securities are valued in "good faith" on the basis of the valuation principles laid down below:

i) Based on the latest available Balance Sheet, net worth shall be calculated as follows:
ii) Net worth per share would be calculated as follows: Net Worth per share = [share capital + reserves (excluding revaluation reserves) – Miscellaneous expenditure and Debit Balance in P&L A/c] Divided by No. of Paid up Shares.
iii) Average capitalisation rate (P/E ratio) for the industry based on either BSE or NSE data shall be taken and discounted by 75% for calculating the P/E ratio. Earnings per share of the latest audited annual accounts will be consistently considered for this purpose.
iv) The value as per the net worth value per share and the capital earning value calculated as above shall be averaged and further discounted by 10% for ill-liquidity so as to arrive at the fair value per share

v) In case the EPS is negative, EPS value for that year shall be taken as zero for arriving at capitalised earning.

vi) In case where the latest balance sheet of the company is not available within nine months from the close of the year, unless the accounting year is changed, the shares of such companies shall be valued at zero.

vii) In case an individual security accounts for more than 5% of the total assets of the scheme an independent valuer shall be appointed for the valuation of the said security

1.1.3 Valuation of Suspended Security

1. If the equity is suspended upto 30 days, then the last traded price would be for valuation of that security.
2. If the equity security is suspended for more than 30 day, then the fair valuation of Non-Traded/Thinly traded security would be applied on the basis of valuation principles laid down by SEBI.

1.1.4 Valuation of Unlisted Securities:-

Unlisted equity shares of a company shall be valued "in good faith" on the basis of the valuation principles laid down below:

a. Based on the latest available audited balance sheet available within 9 months of the close of the year, net worth shall be calculated as lower of (i) and (ii) below:

i. Net Worth per share = [share capital plus free reserves (excluding revaluation reserves) minus Miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses] divided by Number of Paid up Shares.

ii. After taking into account the outstanding warrants and option, Net Worth per share shall again be calculated and shall be = [share capital plus consideration on exercise of Option/Warrants received/receivable by the Company plus free reserves(excluding Revaluation Reserves) minus Miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses] divided by Number of Paid up Shares plus Number of Shares that would be obtained on conversion/exercise of Outstanding Warrants and Options.

The lower of (i) and (ii) above shall be used for calculation of Net Worth per share and for further calculation in (c) below.

b. Average capitalisation rate (P/E ratio) for the industry based upon either BSE or NSE data (which should be followed consistently and changes, if any, noted with proper justification thereof) shall be taken and discounted by 75% i.e. only 25% of the Industry average P/E shall be taken as capitalisation rate (P/E ratio). Earnings per share of the latest audited annual accounts will be considered for this purpose.

c. The value as per the Net Worth value per share and the capital earning value calculated as above shall be averaged and further discounted by 15% for illiquidity so as to arrive at the fair value per share.

- All calculation shall be based on audited accounts.
- In case the EPS is negative, EPS value for that year shall be taken as zero for arriving at capitalised earning.
- In case where the latest balance sheet of the company is not available within nine months from the close of the year, unless the accounting year is changed, the shares of such companies shall be valued at zero.
- If Net worth of company is negative, the shares of such companies shall be valued at zero.
- In case an individual security accounts for more than 5% of the total assets of the scheme an independent valuer shall be appointed for the valuation of the said security.
- At the discretion of the AMC and with the approval of the trustees, an unlisted equity share may be valued at a price lower than the value derived using the aforesaid methodology.
- In addition to the above, in respect of valuation of equity security of companies created out of demerger where in the absence of arability of Balance Sheets of the restructured entities in the public domain, such guidelines are difficult to adopt, the following guidelines shall be adopted. In such cases the securities come up for listing after a few days while the valuation is required

to be carried out effective on the date of demerger itself. Besides, in such cases there are generally no comparative parameters readily available for carrying out the valuation exercise

- Following approaches /methods are being used to value equity securities in unlisted space

1. Price/Book Multiple approach
2. Price /Earnings Multiple Approach
3. Discounted Cash Flow Approach

Following methods are deviation of three methods outline above. From the following any one method can be used for valuation of unlisted equity securities wherever considered appropriate.

1. Price to Sales Approach
2. Price to Cash Flow Approach
3. Economic Value added Approach
4. EV/EBITDA Approach.
5. EV/per operating metrics

d. In addition to the above ,in case of entity is demerged into 2 or more entities, and one of those entitles continues to be listed, the value of the unlisted security/securities can be calculated as the difference between the closing price of the security that continues to be listed on the ex-date and the previous trading date.

e. Securities awaiting listing on account of IPO is to be valued at allotment price

1.1.5 Valuation of Illiquid Securities:-

Illiquid securities shall be valued in good faith. Aggregate value of "illiquid securities" of scheme, which are defined as non-traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of the scheme and any illiquid securities held above 15% of the total assets shall be assigned zero value.

1.2 Warrants:-

a) In respect of warrants to subscribe for shares attached to instruments, the warrants would be valued at the value of the share which would be obtained on exercise of the warrant as reduced by the amount which would be payable on exercise of the warrant. A discount similar to the discount to be determined in respect of convertible debentures shall be deducted to account for the period, which must elapse before the warrant can be exercised.

b) In case the warrants are traded separately they would be valued as per the valuation guidelines applicable to Equity Shares.

1.3 Rights Issue:-

a) Where it is decided not to subscribe the rights but to renounce them and renunciations are being traded, the rights can be valued at the renunciation value.

b) If the rights are not traded then the rights will be valued as per the following methodology:

$Vr = n/m * (Pex - Pof)$

Where
Vr = Value of rights
n = No. of rights offered
m = No. of original shares held
Pex = Ex-rights price
Pof = Rights Offer Price

c) The value of the rights should be added in the rights cost price to arrive at the valuation.

1.4 Futures:

a. On the valuation day, settlement price will be considered for valuation.
b. If the settlement price is not available, then closing price for the security will be considered for the valuation.
c. In case of Futures MTM is computed on daily basis.
d. MTM Gain/Loss = Previous day settlement/Closing price (If scrip is purchased first time then it is a WAP) – Current day settlement/Closing price.
e. MTM is computed on scrip wise and series wise.
f. Day end closing prices or settlement prices are available on NSE website which will be uploaded in the system. System computes MTM by comparing prices from such file.

1.5 Options:

- On the valuation day settlement price will be considered for valuation.
- If the settlement price is not available, then closing price for the option will be considered for the valuation.

1.6 Preference Shares:

On a valuation day, traded securities are to be valued at the last quoted closing price BSE will be principal stock exchange and NSE will be the secondary stock exchange. Non traded Preference shares will be valued on the basis of norms governing the valuation of Non Convertible Debentures and Bonds under valuation of Debt Security category.

1.7 Indian Depository Receipt:

Valuation of IDRs listed in the India Stock Exchange would follow the valuation norms adopted for the listed equity shares. IDR is valued at price at which they are traded on BSE/NSE exchange. In case the IDRs are classified as thinly traded, the criteria, as laid above for listed Indian Equity shares shall be applied taking into consideration the relevant company's balance sheet.

1.8 American Depository Receipt / Global Depository Receipt and all overseas securities:

If the security is listed in time zone ahead of ours than the same day's closing price would be used for valuation. The price in local currency would be obtained and closing RBI reference rate on valuation date would be used to calculate the closing price. If the security is listed in the time zone behind ours then the previous day's price would be used for valuation. The price in the local currency would be obtained and the closing RBI reference rate on valuation date would be used to calculate the closing price. If the stock is listed in the currency for which the RBI reference rate is not available, the exchange rates available from Reuter will be used. In case direct exchange rate are not available in Reuter, cross currency rate with USD will be used and converted in to INR

2. Valuation of Debt Securities:-

2.1 Valuation of Debt which includes NCD, Bonds, ZCBs and Money Market securities which includes CPs, CDs:-

A) Instruments having maturity greater than 60 days.

Traded Instruments

Instruments shall be valued at the weighted average price (WAP) at which they are traded/reported on the particular valuation day on available public platforms i.e FIMDAA/NSE/BSE

An instrument will be considered for valuation as traded security if traded prices are available subject to the fulfilment of the following condition:

- For instruments maturing above 1 year, the traded price may be taken if there are at least two trades aggregating to Rs. 25 crores or more.
- For instruments maturing between 92 days and 1 year, the traded price may be taken if there are at least three trades aggregating to Rs. 100 crores or more.

If market trades satisfying the above condition/s are not available then AMC's own trades to be considered as traded price available for valuation provided it conforms with the following criteria:

- Instruments maturing above 1 year – a single trade of Rs.5.00 crores or more
- Instruments maturing between 92 days and 1 year – a single trade of Rs 25 crores or more.
  (The amounts refer to face value of the securities.)

Inter- scheme trades are also considered as AMC's own trades provided it conforms with the above criteria.

In case there are both viz. qualifying market trades as well as AMC's own trades, then market trades shall be given a higher priority. In case of multiple platforms reporting trades on the same day, the order of preference would be (i) FIMMDA, (ii) NSE WDM, (iii) BSE and (iv) AMC's own trades

Wherever the traded price is 'distorted' in case of forward settlement dates (e.g. across a weekend/holidays), the traded yields may be used to arrive at the traded price for valuation. In case of multiple trades, the weighted average price (WAP) may be used for valuation.

Non Traded Instruments

Instruments shall be valued through CRISIL Bond Valuer (CBV). CBV uses average yield computed by averaging the matrix provided by CRISIL and ICRA. For averaging of matrix yield CBV aggregator is used.

Fund Managers are allowed to do mark up and mark down to reflect the fair valuation on the basis of the following criteria. Justification shall be provided by the Fund Manager whenever mark up/mark down is done.

	Maximum Mark Up Bps	Maximum Mark Down Bps
Securities <= 365 days	**150**	**-50**
Securities > 365 days	**75**	**-25**

Whenever there is change in credit profile of the issuer a re-evaluation will be done for the appropriateness of the spread.

B) Instruments maturing upto 91 days (60 days from 30 Sept 2012)

Instruments may be valued by amortization on a straight-line basis to maturity from cost or last valuation price whichever is more recent as long as it is within ±0.10% of the reference price. The reference price is the price derived from benchmark yield ± spreads on account of trade. Bench mark yield will be provided by CRISIL or any other independent agencies as may appointed by AMFI from time to time.

In case such variance exceeds ±0.10%, the valuation shall then be adjusted to bring it within ±0.10% such that :

- If the amortized price is greater than the reference price +0.10%, the valuation shall be done at reference price +0.10%, or within the band of reference price +0.10% with proper justification for the same.

- If the amortized price is less than the reference price - 0.10%, the valuation shall be done at reference price - 0.10%, or within the band of reference price -0.10% with proper justification for the same.

Traded prices are to be used for construction of the benchmark yield curve. The yield curve will be provided by CRISIL or any other independent agencies as may be appointed by AMFI.

At the time of first purchase the spread between the purchase yield and the benchmark yield should be fixed. This spread should remain fixed through the life of the instrument & should be changed only if there is a justification for the change and the justification for the same should be recorded.

Wherever security has moved off from 92 days residual maturity category to 91 days residual maturity category then the 'valuation yield' of the 92nd day shall be compared with the 'reference yield' and thereafter the spread will be fixed.

In case of subsequent trades by the fund (i.e AMC's own trades) in the same security, the valuation must reflect the most recent trade as long as the trade is of market lot. Market lot is defined as a single deal of face value of Rs.25 crores or more.
In case of floating rate securities with floor and caps on coupon rate, the same shall be valued on amortization basis taking the coupon rate as floor.

2.2 Valuation of Thinly Traded Debt Securities:

As per SEBI regulation, thinly traded security shall be valued as per the norms for Non Traded Debt security.

- Following provision shall be followed for valuation of all non traded Non Government debt instruments:

  a. For the purpose of valuation, all Non Traded Debt Securities will be classified into "Investment grade" and "Non Investment grade" securities based on their credit ratings. The non-investment grade securities will further be classified as "Performing" and "Non Performing" assets.
  b. All Non Government investment grade debt securities, classified as not traded, will be valued on yield to maturity basis.
  c. All Non Government non investment grade performing debt securities will be valued at a discount of 25% to the face value.
  d. All Non Government non investment grade non performing debt securities will be valued based on the provisioning norms.

  The approach in valuation of non traded debt security is based on the concept of using spreads over the benchmark rate to arrive at the yields for pricing the non traded security. The benchmark yield / matrix of spreads over benchmark yield obtained from any agency suggested by AMFI as a provider of benchmark yield / matrix of spreads over benchmark yield to mutual funds, must be applied for valuation of securities on the day on which the benchmark yield / matrix of spreads over benchmark yield is released by the aforesaid agency.

2.3 Valuation of securities with Put/Call Options

a) If the Put and Call option is on the same date then that date is considered as deemed maturity
b) Security having residual maturity more than 91 days (60 days from 30-09-2012) (based on deemed maturity or actual maturity whichever is earlier) is valued from CBV.
c) Security having residual maturity upto than 91 days (60 days from 30-09-2012) (based on deemed maturity or actual maturity whichever is earlier) is valued through amortization
d) Daily put call paper are valued at cost.
e) To compute residual maturity Put or Call date whichever is earlier is treated as deemed maturity.
f) Valuation start from trade date.

2.4 Floating Rate Securities with Floor & Cap on coupon rate:

a) If security is traded then security is valued at traded price (Weighted Average Price).
b) If security is non traded and the Residual value is more than 91 days (60 days from 30-09-2012), then security is valued through Crisil Bond valuer.
c) Floating rate paper with residual maturity upto 91 days (60 days from 30-09-2012) then security is valued as per amortization basis taking coupon rate as floor.

2.5 Valuation of Pass Through certificate :-

a) If the residual maturity of the security is more than 91 days, then security is valued through Crisil Bond valuer and if residual maturity of the security is upto 91 days then it is valued at amortization method.
b) Periodical cash flow is considered for valuation of security.

2.6 Valuation of Reset Papers.

If traded, then traded price to be taken If not traded then the valuation to be in line with the non-traded security.

2.7 Valuation of Treasury Bills:-

- If security is traded then traded price is considered for portfolio valuation and NAV computation.
- We consider trade price reported on NSE/BSE/NDS OM.
- If security is non traded then:
- If residual maturity is greater than 91 days : Aggregate price by CRISIL and ICRA
- If residual maturity is upto 91 days : then the security will be valued by amortisation.
- T-bill purchased before issue date is valued at cost prices prior to issue date.
- Above policy applies to all type of T-bill like 91 days, 182 days, 364 days.

2.8 Valuation of Bills purchased under rediscounted:-

Bills purchased under rediscount shall be valued at cost plus accrual method (amortization method).

2.9 Valuation of Reverse Repo :-

The valuation is done on cost plus repo interest. (Interest per day equals to Second Leg minus First Leg divide by numbers of days).

2.10 Valuation of Collateral and Borrowing obligation :-

CBLO is valued at cost plus accrual method.

3. Government Securities

a) SEBI Circular No. MFD/CIR/14/442/2002 dated February 20, 2002 Government securities will be valued at prices for government securities released by an agency suggested by AMFI to ensure uniformity in calculation of NAVs.

b) Currently the price used for valuation is aggregate average of CRISIL and ICRA prices.

4. Inter-scheme transfers:

As per the regulations of SEBI contained in the seventh schedule of the SEBI (Mutual Funds) Regulations 1996, transfer of investments from one scheme to another scheme in the same mutual fund shall be allowed only if:

a) Such transfers are done at the prevailing market price for quoted instruments on spot basis;

b) All transfers would be effected at the prevailing spot market price of the security at the time the transfer is effected. For this purpose, at the time of effecting the inter-scheme transfer, a record of the prices for the security quoted in the relative stock exchange and reporting platform (BSE/NSE for equity, RBI NDS for G-Sec/Treasury Bills/SDL and FIMDAA/NSE/BSE for other Debt instruments.) in which it is traded would be obtained, which would indicate the date, time and the currently quoted price. The price given in the quotation of the stock exchange and reporting platform would be the effective price for the inter-scheme transfer.

c) For taking prevailing market price the order of preference and market lot size will be the same as that for valuation of traded securities detailed in the foregoing paragraphs.

d) Outlier trades, if any, shall be ignored after suitable justification by Fund Managers.

e) In case the securities are not traded on a particular day in any of the above relevant exchanges and reporting platform mentioned in point (b), the valuation price of the securities on the earliest previous date will be taken.

5. **Foreign Securities**

In case of investment in foreign debt /equity securities, on the Valuation Day, the securities shall be valued in line with the valuation norms specified by SEBI for Indian debt/equity securities.
However, in case valuation for a specific debt /equity security is not covered by SEBI (MF) Regulations, then the security will be valued on fair value basis after obtaining due approval from Board of AMC. Exchange rate applied for valuation will be RBI Reference rate as on the NAV date.

6. **Valuation of Gold**

Gold held by a gold exchange traded fund scheme shall be valued at the AM fixing price of London Bullion Market Association (LBMA) in US dollars per troy ounce for gold having a fineness of 995.0 parts per thousand, subject to the following:

a) adjustment for conversion to metric measure as per standard conversion rates;
b) adjustment for conversion of US dollars into Indian rupees as per the RBI reference rate declared by the Foreign Exchange Dealers Association of India (FEDAI); and
c) In addition of:-
(i) transportation and other charges that may be normally incurred in bringing such gold from London to the place where it is actually stored on behalf of the mutual fund; and

(ii) notional customs duty and other applicable taxes and levies that may be normally incurred to bring the gold from the London to the place where it is actually stored on behalf of the mutual fund;

i) Provided that the adjustment under clause (c) above may be made on the basis of a notional premium that is usually charged for delivery of gold to the place where it is stored on behalf of the mutual fund;

ii) Provided further that where the gold held by a gold exchange traded fund scheme has a greater fineness, the relevant LBMA prices of AM fixing shall be taken as the reference price under this sub-paragraph.

iii) If the gold acquired by the gold exchange traded fund scheme is not in the form of standard bars, it shall be assayed and converted into standard bars which comply with the good delivery norms of the LBMA and thereafter valued in terms of subparagraph

7. **Valuation of Convertible debentures and bonds**

The non-convertible and convertible components of convertible debentures and bonds shall be valued separately. The non-convertible component would be valued on the same basis as would be applicable to a debt instrument. The convertible component shall be valued on the same basis as would be applicable to equity instrument. If, after conversion the resultant equity instrument would be traded pari passu with an existing instrument, which is traded, the value of later instrument can be adopted after an appropriate discount for the non-tradability of the instrument during the period preceding conversion. While valuing such instruments, the fact whether the conversion is optional will also be factored in.

8. **Valuation of Mutual Fund Units :**

As per AMFI guideline current valuation policy for FOF scheme investing in ETF scheme will be as follows:-

- If quoted price of Investee scheme is available at NSE/BSE exchange, then the same will be used for day end portfolio valuation and NAV computation. Order of preference will be NSE and then BSE.
- If quoted price of investee scheme is not available at NSE/BSE exchange, then NAV of investee scheme will be used for portfolio valuation and NAV computation.

9. **Valuation of Fixed Deposits :**

Fixed Deposits will be valued at cost plus accrual (rate given) less prepayment penalty if any.

10. **Abnormal situations & market disruptions**

In normal situations the valuation methods detailed above shall be used. However in abnormal market conditions, due to lack of market trading or otherwise it may not be possible to obtain fair valuation using 'normal' means. In such situations, the 'realizable value' may be substantially different from the benchmark-based prices obtained.

The following occurrences would normally be considered as abnormal situations:

- Major Policy announcements by Central Government, State Government, SEBI or RBI
- Geo-political situations (Natural disasters, terror attacks, public disturbances, riots, wars) that may force the market to function abnormally
- Absence in trading in specific securities or equivalent
- Significant volatility in capital markets
- Significant illiquidity in fixed income markets
- Global events like Sovereign bankruptcy, corporate bankruptcy, closure of stock markets, disruptive political scenario that may impact the markets
- Events which lead to lack of availability of accurate information to value a security
- Technological breakdown in trading systems
- Errors and omissions with respect transaction processing
- Large redemptions of the fund
- Quarter-ending & tax-related liquidity tightness

The events mentioned above are only indicative and may not reflect all possible exceptional events or circumstances. In case of any exceptional circumstances, the Valuation Committee may assess the situation and decide on the valuation methods and document the same.

11. Non Performing Assets (NPA)

An "asset" shall be classified as non-performing, if the interest and/or principal amount have not been received or remained outstanding for one quarter from the day such income / instalment has fallen due. The valuation of Non Performing Assets (NPA) would be in accordance with SEBI Circular No. MFD/CIR/8/92/2000 dated September18, 2000, SEBI Circular No. MFD/CIR/8(a)/104/2000 dated October 03, 2000 and SEBI Circular no. MFD / CIR /14 / 088 / 2001 dated March 28, 2001 as amended from time to time.

12. Valuation of securities not covered under the current valuation policy:

In case of securities purchased by mutual funds do not fall within the current framework of the valuation of securities then such mutual fund shall report immediately to AMFI regarding the same. Further, at the time of investment AMCs shall ensure that the total exposure in such securities does not exceed 5% of the total AUM of the scheme.

Investors are also requested to refer Valuation Policy available on www.sbimf.com

V. TAX & LEGAL & GENERAL INFORMATION

I. Tax treatment for Investors (unit holders) and the Mutual Fund

As per the taxation laws in force as at the date of the document, and as per the provisions contained in the Finance Act 2013 certain tax benefits are available under the Income tax Act, 1961 ('the Act') to the investors in mutual funds and mutual fund. The same are stated below:

Note:

The tax benefits described in this document are as available under the present taxation laws **(subject to the passage of The Finance Bill, 2013)** and are subject to fulfillment of stipulated conditions. The information given is included only for general purpose, regarding the law and practice currently in force in India and investors should be aware that the relevant fiscal rules or their interpretation may change. In view of the individual nature of tax implication, each investor is advised to consult his/her own tax advisor to understand the tax implications in respect of an investment decision.

FOR THE MUTUAL FUND:

1. Registered with SEBI

SBI Mutual Fund (SBI MF) is registered with SEBI and is as such eligible for benefits under section 10(23D) of the Act. Accordingly, the entire income of SBI MF is exempt from tax.

2. Dividend Distribution Tax

Mutual Funds are liable to pay dividend distribution tax as per section 115R of Act. The effective tax rates (inclusive of surcharge @10% and education cess @3%) are as follows:

a. 28.325% on income distributed to an individual or Hindu Undivided Family by Non-equity oriented schemes

b. 33.99% on income distributed to any other person by Non-equity oriented schemes

3. No tax deducted at source (TDS) on receipt of income

SBI MF will receive all its income without deduction of tax at source as per provisions of section 196 (iv) of the Act.

4. Service tax

The activities of Asset Management Ccompanies (AMCs) / Mutual Funds are covered under the category of "Business Auxilliary Services" and are liable for paying service tax as service recipients on services provided by distributors of mutual fund /agents. The rate of service tax is 12.36% (inclusive of education cess of 3%).

FOR UNIT HOLDERS:

1. Income in respect of units

As per the provisions of Section 10(35) of the Act, income received in respect of units of a mutual fund specified under Section 10(23D) of the Act is exempt from income tax in the hands of the recipient unit holders.

2. Capital Gain

As per section 2(29A) read with section 2(42A) of the Act, units of the scheme held as a capital asset, for a period of more than 12 months immediately preceding the date of transfer, will be treated as long-term capital assets for the computation of capital gains; in all other cases, they would be treated as short-term capital assets.

Rates of tax and tax deducted at source (TDS) under the Act for Capital Gains on units of Equity Oriented Fund:

	Tax Rates under the Act		TDS Rates under the Act	
	Resident/PIO/NRI/ Other non FII non resident	**FII**	**Resident**	**NRI/ OCBs/FII and others.**
Short Term Capital Gain	**Under Section 111A** 15% on such gain if Securities Transaction Tax (STT) has been paid on redemption	**Under Section 115AD** 15% on such gain if STT has been paid on redemption	NIL	**Under Section 195** 15%
	Taxable at normal rates of tax applicable to the assessee in other cases	30%	NIL	30% for nonresident non corporates, 40% for nonresident corporates and FII.
Long Term Capital Gain	**Case where STT is paid/payable on redemption** NIL [under section 10(38) of the Act]	**Case where STT is paid/payable on redemption** NIL [under section 10(38) of the Act]	Nil	Nil
	Case where STT is not paid/payable on redemption 10% without indexation (Refer Note 4) or 20% with indexation, whichever is beneficial [Under Section 112 of the Act]	**Case where STT is not paid/payable on redemption** 10% without indexation benefit	Nil	20%

Rates of tax and tax deducted at source (TDS) under the Act for Capital Gains on units of Non-Equity oriented Fund:

	Tax Rates under the Act		TDS Rate under the Act	
	Resident/PIO/NRI/ Other non FII non resident	**FII**	**Resident**	**NRI/ OCBs/FII/ and others.**
Short Term Capital Gain	Taxable at normal rates of tax applicable to the assessee	**Under Section 115AD** 30%	Nil	**Under Section 195** 30% for nonresident non corporates, 40% for nonresident corporates and FII.
Long Term Capital Gain	**Under Section 112** 10% without indexation (Refer Note 4) , or 20% with indexation.	**Under Section 115AD** 10% without indexation benefit	Nil	**Under Section 195** 20%

Rates of tax and tax deducted at source (TDS) under the Act for Capital Gains on units of Mutual Fund specified under section 10(23D)with respect to units purchased in foreign currency:

	Overseas Financial Organisation	
	Tax Rates under the Act	**TDS Rate under the Act**
Long Term Capital Gain	**Under Section 115AB** 10%	**Under Section 195** 20%
Short Term Capital Gain	Taxable at normal rates of tax applicable to the assessee	40%

Note 1: The tax rates above will further include surcharge and education cess.

Note 2: In the case of non-resident investors, the above rates would be subject to applicable treaty relief. As per circular no. 728 dated October 1995 by CBDT, in case of remittance to a country with which a Double Taxation Avoidance Agreement (DTAA) is in force, the tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in DTAA, whichever is more beneficial to the assessee (taxpayer).

Note 3: **Securities Transaction Tax (STT)**

Effective 01.04.2013, STT is levied on the value of taxable securities transactions as follows:

Particulars	**Rates**		**Payable by**
	Until 31.05.13	From 01.06.13	
Purchase of units of equity-oriented mutual fund (delivery based)	0.1%	NIL	Purchaser
Sale of units of equity-oriented mutual fund (delivery based)	0.1%	0.001%	Seller
Sale of equity shares, units of equity-oriented mutual fund (non-delivery based)	0.025%	0.025%	Seller

Note: 'Equity oriented fund' is defined as -

- a mutual fund where the assets are invested in the equity shares of domestic companies to the extent of more than **65%** of the total proceeds of such fund; and
- Which has been set up under a scheme of a Mutual Fund specified in section 10(23D) of the Act

The percentage of equity holding of such fund would be calculated as the annual average of the monthly averages of the opening and closing figures.

Note 4: Indexation means adjusting the actual cost of acquisition by applying to the original cost, the cost inflation index notified by the Central Government for the year in which the units are sold, redeemed or otherwise transferred.

3. Capital Losses

The capital losses resulting from the sale of units would be available for setting off against capital gains which would reduce the tax liability of the unit holder to that extent. However the losses on transfer of **long term capital assets** shall be carried forward separately for a period of eight assessment years to be set off against long term capital gains only.

Unabsorbed **short term capital losses** shall be carried forward and set off against the income under the head 'Capital Gain' (whether short term or long term) in any of the subsequent eight assessment years.

However, no set-off or carry forward can be claimed in respect of capital loss arising on sale of a long term capital asset to which section 10(38) of the Act applies.

4. Dividend Stripping

As per section 94(7) of the Act, in computing the income of an assessee, loss arising on sale of units, which have been bought within 3 months prior to the record date (i.e. the date fixed by the Mutual Fund for the purposes of entitlement of the unit holders to receive the income) and sold within 9 months of the record date, shall be ignored to the extent of income on such units (such income being tax exempt).

5. Bonus Stripping

As per section 94(8) of the Act, the loss arising on sale of original units (wholly or partly), which were bought within a period of 3 months prior to the record date (i.e. the date fixed by the Mutual Fund for the purposes of entitlement of bonus units to the unit holders) and sold within 9 months of the record date, shall be ignored for the purpose of computation of income chargeable to tax. However, such loss shall be considered as the cost of acquisition of the 'bonus shares' of the unit holders.

6. Exemption under Section 54EC

Under section 54EC of the Act, long term capital gain (other than units exempt from long term capital gain tax under section 10(38) of the Act) would not be subject to tax, if the entire capital gain realized in respect of such units (other than of equity oriented mutual fund) is invested by the assessee within six months from the date of transfer in the redeemable bonds issued by the specified undertakings.

7. Investments by charitable and religious trusts

Units of a Mutual fund Scheme referred to in section 10(23D) of the Act constitutes an eligible avenue for investment by charitable or religious trusts per rule 17C of the Income Tax Rules, 1962, read with section 11(5)(xii) of the Act.

8. Wealth Tax

Units in a scheme a Mutual Fund are not regarded as an 'asset' within the meaning of section 2(ea) of the Wealth Tax Act, 1957 and are, therefore, not liable to wealth - tax.

9. Gift Tax

The Gift Tax Act, 1958 has ceased to apply to gifts made on or after October 1, 1998. Gifts of Units purchased under a plan, would therefore, be exempt from gift tax. Where, however, a gift of units in a mutual fund scheme exceeding Rs. 50,000/- is made on after 01.10.09, the value is to be included as income in the hands of donee (recipient of the gift) under section 2(24)(xiii) read with section 56(2)(vii) subject to exceptions. This is applicable in case of individuals and HUFs only.

10. Deduction under section 80C in respect of amount invested

Section 80C of the Act, provides that from the total income of an individual and HUF, deduction for an amount paid or deposited in certain eligible schemes or investments would be available, subject to maximum amount of Rs. 100,000.

According to the provisions of section 80C(2)(xiii)/(xx) of the Act, any subscription to any units of Mutual Fund notified under section 10(23D)(2)(xx) of the Act would qualify for deduction under the aforesaid section provided:

- the plan formulated in accordance with a scheme notified by the Central Government; or
- approved by CBDT on an application made by the Mutual Fund and the amount of subscription to such units is subscribed only in eligible issue of capital of any company.

The benefit of deduction under section 80C of the Act can be availed by the unitholders investing during the year in Magnum Tax Gain Scheme.

II. Legal Information

a) Nomination Facility:

Nomination facility is available only for individuals applying on their own behalf. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. As per AMFI letter 35/MEM-COR/57/07-08 dated January 03, 2008, applicants can make multiple nominations to the maximum of three. This facility is also available to NRI investors. A non-resident Indian can be a nominee subject to the exchange controls in force from time to time. Applicants may change their nomination at any time during the currency of the scheme. In case of multiple nominations, applicants must clearly specify the percentage of units in favour of each nominee. In case the applicants do not specify the percentage of units for each nominee, units will be distributed equally among all the nominees. Please note that such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

As per AMFI circular of AMFI Working Group for Implementation of NISM Recommendations on "Operational Risk Issues in Mutual Fund Investor Service Processes" dated January 28, 2011, with effect from April 01, 2011, "Nomination shall be mandatory for new folios/accounts opened by individual especially with sole holding and no new folios/accounts for individuals in single holding should be opened without nomination. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate." Nomination shall not be allowed in a folio held on behalf of a minor.

Where the units of the scheme are issued in electronic form in the depository account of the unit holder, the nomination registered with the Depository will be applicable to the units of the scheme. Such nomination including any variation, cancellation or substitution of Nominee(s) shall be governed by the rules and bye-laws of the Depository. Transmission / Payment, if any to the nominee of the sums shall discharge the Fund from all liability towards the estate of the deceased unit holder and his/her legal successors/legal heirs.

b) STANDARDIZATION OF PROCESSES REGARDING INVESTMENTS MADE ON BEHALF OF MINORS, REGISTRATION OF NOMINEE AND TRANSMISSION OF UNITS

AMFI Best Practice Guidelines dated 28th January, 2011 recommended a standardized procedure in case of investments made on behalf of Minors, minors attaining majority, change in guardian, Nomination facility and Transmission facility.

In this regard, notice is hereby given that the following procedures will be made effective from 1st April, 2011 by SBI Mutual Fund (the Fund):

- **'On behalf of Minor' accounts** :
  - ✓ Minor has to be the first and sole holder in a folio.
  - ✓ Guardian, being a natural (father or mother) or a court-appointed guardian shall submit supporting documents to the AMC / Registrar evidencing the relationship / Status of the guardian.
  - ✓ Date of birth of minor and supporting documents thereof (i.e. Birth Certificate, School leaving certificate, Passport or any other document evidencing the date of birth of minor) to be provided mandatorily while opening the folio on behalf of a minor.

- **Minor attaining majority:**
  - ✓ In case of a minor investor attaining the age of majority (i.e. completes 18 years of age), the AMC / Registrar will send an advance notice advising the guardian and minor to submit an application along with prescribed documents for changing the status in the Fund's records from 'Minor' to 'Major'.
  - ✓ The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the time the above application form along with the prescribed documents are received by the AMC / Registrar.
  - ✓ In case of existing standing instructions including STP, SIP and SWP registered prior to the minor attaining majority, the AMC / Registrar shall send an advance notice to the registered correspondence address advising the guardian and the minor that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by the mutual fund along with the prescribed documents. Such instructions to terminate the standing instruction shall be implemented within 30 days from the date of the instruction.

- **Change in Guardian:**

  - ✓ In case there is a change in guardian of the minor, the new guardian must be either a natural guardian (mother/father) or court appointed guardian and such guardian will have to provide valid prescribed document/s prior to registering the guardianship including Know Your Customer (KYC) related evidence and bank attestation of his/her signature from the Branch Manager of the bank with whom his/her name is registered as the guardian of the minor.

- **Nomination facility:**

  - ✓ Nomination will be mandatory for new folios opened by individuals especially where the investments are being made in Single holding.
  - ✓ Nomination will not be permitted in a folio held on behalf of a minor.
  - ✓ In case of joint holders, all holders will have to sign the request for nomination/cancellation of nomination, irrespective of the mode of holding.
  - ✓ Nomination form cannot be signed by holder/s of Power of Attorney (PoA).
  - ✓ Investors who do not wish to appoint a nominee must sign separately (provided in the application form) confirming their intention for not appointing a nominee.

- **Transmission:**

  - ✓ In case of transmission of units (i.e. where the sole/ first unitholder or any of the joint unitholders/ all unitholders have deceased, the claimant/s have to submit requisite valid documents for the transmission of units in his/her name. Please refer to the para of Tansmission for the requirement of various documents that needs to be submitted under different transmission scenarios.
  - ✓ In the event of transmission of units in favor of a minor, the guardian (father/mother/court appointed guardian) must submit prescribed documents including PAN, KYC, banker's attestation of his/her signature, indemnity as per prescribed format etc.
  - ✓ The AMC may seek additional documents if the amount involved in transmission is more than Rs 1 lakh, on a case-to-case basis or depending upon the circumstances of each case.

c) REQUIREMENTS UNDER PREVENTION OF MONEY LAUNDERING ACT:

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all SEBI registered intermediaries including Mutual Funds, are required to formulate and implement a client identification programme, verify and maintain the record of identity and address(s) of the investors.

Investors have to provide the relevant documents and information ONLY ONCE for complying with KYC. After that Investors could use same with all SEBI registered intermediaries merely attaching a copy of the KYC acknowledgement slip with the application form /transaction slip when investing for the first time in every folio (Post KYC) in each Mutual Fund house, without the necessity to submit the KYC documents again.

d) KNOW YOUR CUSTOMER (KYC) COMPLIANCE REQUIREMENTS

Investors may note that in terms of the Prevention of Money Laundering Act, 2002 ('PMLA'), the Rules issued there under and the guidelines/ circulars issued by SEBI regarding Anti Money Laundering, all intermediaries, including mutual funds, have to formulate and implement a client identification programme as well as verify and maintain records of the identity and address(es) of investors.

Pursuant to implementation of Know Your Customer (KYC) norms under Prevention of Money Laundering Act, 2002 (PMLA) through CDSL Ventures Limited (CVL) and in accordance with AMFI circular 35/MEM-COR/62/10-11 dated October 07, 2010, KYC Compliance has been made mandatory to all investors, (including Power of Attorney holders and guardian in case of a minor) intending to invest any amounts in units of the Mutual Fund effective January 1, 2011 (the "Effective Date"), irrespective of the amount of investment.

Notwithstanding the above, investors investing through Micro SIP route and investor residing in State of Sikkim are exempted for the requirement of PAN.

For Micro investments (i.e Rs. 50000/- per year per investor) following documents are required:

1. Standard specified identification instruments like Voter ID card, Government/Defense ID card, Card of Reputed employer, Driving License, Passport in lieu of PAN.
2. Proof of address copy. It is clarified that where identification documents photo contains the address of the investor, a separate proof of address is not required.

3. Supporting documents copy shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

For investors based in State of Sikkim the following documents are required:

a. Proof of address of Sikkim state and application form should mention the same address.
b. Address proof shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

REVISED KNOW YOUR CUSTOMER (KYC) PROCEDURES WITH EFFECT FROM JANUARY 01, 2012

In accordance with SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 5, 2011 regarding uniformity in the Know Your Customer (KYC) process in the securities market and SEBI Circular No. MIRSD/ Cir-26/ 2011 dated December 23, 2011 regarding requirement of In-person verification of investors and SEBI (KYC Registration Agency) Regulations, 2011, following are the changes in the process:= :

- New Investors are requested to use the revised common KYC Application Form with specified documents and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The revised common KYC Application Forms are also available on our website www.sbimf.com.

- The Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.

- It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors from the Effective Date. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. SBI Funds Management Pvt. Ltd. (AMC) or NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.

- AMC reserves right to reject application forms for transactions in units of the Fund not accompanied by letter/ acknowledgement issued by KRA. The KYC compliance status will be validated with the records of the KRA before allotting units.

- Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

e) DURATION OF THE SCHEME:

The duration of the Open ended Scheme is perpetual. In case of Close ended Scheme, duration is limited and specified in the SID of the respective Scheme.

f) WINDING UP OF THE SCHEME:

A scheme of a mutual fund may be wound up, after repaying the amount due to the unitholders, -

1) on the happening of any event which, in the opinion of the trustees, requires the scheme to be wound up; or
2) if seventy five per cent of the unit holders of a scheme pass a resolution that the scheme be wound up; or
3) if the Board so directs in the interest of the unit-holders.

Where a scheme is to be wound up, the trustees shall give notice disclosing the circumstances leading to the winding up of the scheme: -

(a) To SEBI; and

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

- **Effect of winding up**

On and from the date of the publication of notice under clause (b) of sub-regulation (3) of regulation 39, the trustee or the asset management company as the case may be, shall-

(a) Cease to carry on any business activities in respect of the scheme so wound up;

(b) Cease to create or cancel units in the scheme;

(c) Cease to issue or redeem units in the scheme.

- **Procedure and manner of Winding Up:**

a) The Trustee shall call a meeting of the Unitholders to consider and pass necessary resolutions by simple majority of the Unitholders present and voting at the meeting for authorizing the Trustee or any other person to take steps for winding up the Scheme concerned.

Provided that a meeting of the unit holders shall not be necessary if the scheme is wound up at the end of maturity period of the scheme.

b) The Trustee or the person authorized as above, shall dispose off the assets of the Scheme concerned in the best interest of the Unitholders of that Scheme.

c) The proceeds of the sale made in pursuance of the above, shall, in the first instance, be utilized towards discharge of such liabilities as are properly due under the Scheme and after making appropriate provision for meeting the expenses connected with such winding up, the balance shall be paid to the Unitholders in proportion to their respective interests in the assets of the Scheme as on the date when the decision for the winding up was taken.

d) On completion of the winding up, the Trustee shall forward to the Board and the Unitholders, a report on the winding up containing particulars such as circumstances leading to the winding up, steps taken for the disposal of the assets of the Fund before winding up, expenses of the Fund for winding up, net assets available for distribution to the Unitholders and a certificate from the Auditors of the Scheme concerned.

e) Notwithstanding anything contained herein, the provisions of the Regulations in respect of the disclosure of half-yearly reports and annual reports shall continue to apply. After the receipt of the report referred to above under 'Procedure and Manner of Winding Up', if SEBI is satisfied that all measures for winding up of the Scheme concerned have been completed, the Scheme shall cease to exist.

g) TRANSFER & TRANSMISSION

A) Transfer of Units

Units of the Schemes held in physical form shall be non-transferable.However, if a person becomes a holder of the Units consequent to operation of law or upon enforcement of a pledge, the Mutual Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., and the transferee's name will be recorded by the Mutual Fund subject to production of satisfactory evidence.

Further for units of the Schemes held in electronic (demat) form, the Units will be transferable (in terms of SEBI circular number CIR/IMD/DF/10/2010 dated August 18, 2010) and will be subject to the transmission facility in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. However, restrictions on transfer of units of ELSS schemes during the lock-in period shall continue to be applicable as per the ELSS Guidelines

B) Transmission

(i) Transmission to surviving Unit holders in case of death of one or more Unit holders:

In case units are held by more than one registered unit holder, then upon death of first unit holder, units shall be transmitted in favour of the second named holder on production of the following documents to the satisfaction of the Mutual Fund, AMC /Trustee or Registrar:
a. Letter from surviving Unit holder(s) or the surviving Unit holders requesting for transmission of Units;
b. Death Certificate/s in original or photocopy duly notarized or attested by gazette officer or a bank manager;
c. Bank Account Details of the new first Unit holder along with attestation by a bank branch manager or cancelled cheque
bearing the account details and account holders name; and
d. KYC of the surviving Unit holders, if not already available.

(ii)Transmission to registered nominee(s) in case of death of sole or all Unit holders:

Units shall be transmitted in favour of the registered nominee(s) in case of death of sole or all Unit holders upon production of the following documents to the satisfaction of the Mutual Fund, AMC/ Trustee or Registrar:

a. Letter from claimant nominee(s) requesting for transmission of Units;
b. Death Certificate(s) in original or photocopy duly notarized or attested by gazette officer or a bank manager;
c. Bank Account Details of the new first Unit holder along with attestation by a bank branch manager or cancelled cheque
bearing the account details and account holders name;
d. KYC of the claimant(s); and
e. If the transmission amount is Rs One Lakh or more an indemnity duly signed and executed by the nominee(s).

(iii) Transmission to claimant(s), where nominee is not registered, in case of death of sole or all Unit holders:

If the Unit holder has not appointed a nominee, the Units shall be transmitted in favour of the Unit holder's executor / administrator of estate/legal heir(s), as the case may be, on production of the following documents, in addition to the documents mentioned in (i) above, to the satisfaction of the Mutual Fund, AMC/Trustee or Registrar:

a. Indemnity Bond from legal heir(s);
b. Individual affidavits from legal heir(s);
c. If the transmission amount is below Rs. One Lakh: any appropriate document evidencing relationship of the claimant/s with the deceased Unit holder(s);
d. If the transmission amount is Rs One Lakh or more: Any one of the documents mentioned below:
• Notarised copy of probated will, or
• Legal Heir Certificate or Succession Certificate or Claimant's Certificate issued by a competent court, or
• Letter of Administration, in case of Intestate Succession.

(iv) Transmission in case of HUF, due to death of Karta:

HUF, being a Hindu Undivided Family, the property of the family is managed by the Karta and HUF does not come to an end in the event of death of the Karta. In such a case, the members of the HUF who appoint the new Karta need to submit following documents for transmission:
a. Letter Requesting for change of Karta;
b. Death Certificate in original or photocopy duly notarized or attested by gazette officer

h) PERMANENT ACCOUNT NUMBER (PAN)

With effect from July 2, 2007, Permanent Account Number (PAN) is the sole identification number for all investors transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Submission of attested copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor) for transacting in units of SBI Mutual Fund. Submission of copy of PAN card by Guardian of a minor is mandatory for investments by minor whether copy of PAN of minor is provided or not. Attestation can be done by distributors / AMC staff etc. However, Micro investment shall be exempted from the requirements of PAN.

The verification of PAN would be carried out with the Income tax database. In case of failure, communication would be sent to the customers to provide the correct PAN details or communication from Income Tax authorities evidencing the validity of PAN. Such folios would be blocked for additional purchases and future SIP registrations till receipt of the above documents and verification with original. In case of web-based transactions, investors would be allowed to transact subject to PAN validation.

Pursuant to SEBI Circular MRD/DoP/MF/Cir-08/2008 dated April 03, 2008 investors residing in the state of Sikkim are exempted from the mandatory requirement of PAN for their investments in mutual funds, However, this would be subject to the mutual fund to verify the veracity of the claim of the investors that they are residents of Sikkim, by collecting sufficient documentary evidence. Further, investors will also be subject to compliance of applicable KYC norms.

SEBI vide its Circular MRD/DoP/Cir-20/2008 dated June 30, 2008 directed that PAN may not be insisted in the case of Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) for transacting in the securities market, however, the aforementioned exemption would be subject to the veracity of the claim of the specified organizations, by collecting sufficient documentary evidence in support of their claim for such an exemption.

Exemption from the requirement for Permanent Account Number (PAN) for micro financial products : Pursuant to SEBI letter no. OW/16541/2012 dated July 24, 2012 to Association of Mutual Funds in India (AMFI), investments in mutual fund schemes [including investments in Systematic Investments Plans (SIPs)] of upto Rs. 50,000/- per investor per year per mutual fund shall be exempted from the requirement of PAN.

Accordingly, the exemption is applicable only for investments upto Rs. 50,000 (aggregate under all Schemes of SBI Mutual Fund including SIPs) in rolling 12 month period or in a financial year, i.e., April to March by individuals (including NRIs but not PIOs), Minors acting through guardian, Joint holders (in case of joint holders, the first holder must not possess a PAN) and Sole proprietary firms. HUFs and other categories of investors will not be eligible for this exemption.

Thus, Eligible Investors may invest in the schemes of SBI Mutual Fund without providing PAN, through Systematic Investment Plan or lumpsum investments. However, eligible investors should attach a copy of KYC acknowledgement letter quoting PAN Exempt KYC Reference No (PEKRN) obtained from KYC Registration Agency (KRA) along with the application form for investments. Eligible investors must hold only one PEKRN. Applications tendered without KYC acknowledgement letter as aforesaid are liable to be rejected.

i) RIGHT TO LIMIT REDEMPTIONS

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

- a natural calamity / strikes / riots and bandhs or

- in case of conditions leading to a breakdown of the normal functioning of securities markets or

- periods of extreme volatility of markets, which in the opinion of AMC, prejudicial to the interest of the unit holders of the scheme or illiquidity

- under a SEBI or Government directive

- under a court decree / directive

- in the event of any force majeure or disaster that affect a normal functioning of AMC or the Registrar

- political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC.

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

j)Authorization of data

Investors are informed that the AMC reserves the right and has the authority from the investors to share all sensitive personal data / information collected from the investors with its Registrar and Transfer Agents ("RTA") or with any other third party engaged by the AMC / RTA for the purpose of processing / storage etc. The AMC also authorizes the RTA to collect all such sensitive personal data / information on behalf of the AMC, through any mode of communication either directly from investors or through their distributors or through any other third party engaged by the AMC / RTA. Further, the RTA is entitled to retain all such sensitive personal data /

information collected from the investors and distributors or any other third party service providers on a permanent basis for the purpose of authenticating the investor's / distributor's identity.

k)Loan facility

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.

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.

III. General Information

1) <u>Inter-Scheme Transfer of Investments:</u>

Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if -

(a) Such transfers are done at the prevailing market price for quoted instruments on spot basis.
<u>Explanation</u>: "spot basis" shall have same meaning as specified by stock exchange for spot transactions.

(b) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

2) Underwriting by the Mutual Fund

Subject to the Regulations, the Scheme may enter into underwriting agreements after the Fund obtains a certificate of registration in terms of the Securities and Exchange Board of India (Underwriters) Rules and the Securities and Exchange Board of India (Underwriters) Regulations, 1993, authorizing it to carry on activities as underwriters.

The capital adequacy norms for the purpose of underwriting shall be the net assets of the Scheme and the underwriting obligation of the Scheme shall not at any time exceed the total net asset value of the Scheme

As on date, SBI Mutual Fund has not entered into any underwriting agreements.

3) Stock Lending by Mutual 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. Stock lending may involve risk of default on part of the borrower. However, this risk will be substantially reduced as the Fund has opted for the "Principal Lender Scheme of Stock Lending", where entire risk of borrower's default rests with approved intermediary and not with the Fund. There may also be risks associated with Stock Lending such as liquidity and other market risks.

Any stock lending done by the scheme shall be in accordance with any Regulations or guidelines regarding the same. The AMC will apply the following limits, should it desire to engage in Stock Lending:

a. Not more than 20% of the net assets can generally be deployed in Stock Lending

b. Not more than 5% of the net assets can generally be deployed in Stock Lending to any single counter party.
As on date, SBI Mutual Fund has not engaged in any stock lending.

4) Borrowing by Mutual Fund

Under Regulation 44(2) of SEBI (MF) Regulations, 1996, the Fund is allowed to borrow to meet its temporary liquidity need of the Scheme for the purpose of repurchase, redemption of Units or payment of interest or dividend to the Unit holders. Further, as per the Regulation, the Fund shall not borrow more than 20% of the Net Assets of the Scheme and the duration of such borrowing shall not exceed a period of six months.

The scheme wise borrowings by the Mutual Fund as on June 27, 201<u>3</u>~~2~~ is nil.

If the scheme decides to borrow, it may borrow either from SBI Group banks and / or any other bank(s) or from any other sources as may be decided by the AMC. The loans may be without collateral or may consider using a part of the scheme's assets as collateral with the prior approval of the Board of Directors of the AMC and the Board of Trustees of the scheme.

5) Associate Transactions

a) Who is an Associate?

For the purpose of this section, an associate or group company shall include State Bank of India (SBI), its subsidiaries (including the AMC), joint ventures and the associate banks of SBI and Amundi.

b) Investments in Associate or Group Companies of the Sponsor

Apart from applicable SEBI regulations from time to time, there is no separate policy regarding investments in associate or group companies of the sponsor. Therefore, as per SEBI Regulations, the scheme will not invest more than 25% of net assets of the scheme in the securities of the State Bank Group companies. Further, the aggregate investment made by all the SBI Mutual Fund schemes in the securities of State Bank Group companies will not exceed 25% of the net assets of the fund as a whole. No investment shall be made in any unlisted security of an associate or Group Company of the Sponsor, any security issued by way of private placement by an associate or group company of the Sponsor.

As on May 31, 2013, various schemes of the Mutual Fund have invested Rs. 514.42 Crores in the various equity instruments of Associate or Group Companies. The scheme shall not invest in privately placed or unlisted securities of associates / group companies. The percentage of brokerage paid to associate brokers was in line with the norms relating to brokerage payment for secondary market transactions of the Mutual Fund.

c) Underwriting Obligations of SBI Mutual Fund

As on date, SBIMF has no underwriting obligations.

d) Subscription in Issues Lead Managed by Associates of Sponsor

In the last three fiscal years and until May 31, 2013, different schemes of the Fund have subscribed to some of the issues lead managed by SBI Capital Markets Ltd.

However, these investments may or may not stand in the books of concerned schemes at present. The details of varous subscription of issues are as follows:

Name of the Company	Type	Quantity Applied	Quantity Allotted	Amount (Rs. lakhs)
Power Finance Corp. Ltd.	Debentures	250	250	2500
Hindustan Petroleum Corp. Ltd.	Debentures	250	250	2500
SBI Series - II Lower Tier - II Bonds	Debentures	50,000	50,000	5000
SBI Series - II Lower Tier - II Bonds	Debentures	10,000	10,000	1000
SBI Series - II Lower Tier - II Bonds	Debentures	10,000	10,000	1000
Power Finance Corp. Ltd.	Debentures	90	90	900
Power Finance Corp. Ltd.	Debentures	60	60	600
Power Finance Corp. Ltd.	Debentures	35	35	350
Power Finance Corp. Ltd.	Debentures	15	15	150
Rural Electrification Corpn Ltd.	Debentures	250	250	2500
LIC Housing Finance Ltd.	Debentures	100	100	1000
Power Grid Corporation of India Ltd.	Debentures	40	40	500
Power Grid Corporation of India Ltd.	Debentures	40	40	500
Power Grid Corporation of India Ltd.	Debentures	40	40	500
Power Grid Corporation of India Ltd.	Debentures	40	40	500
Power Grid Corporation of India Ltd.	Debentures	40	40	500

Name of the Company	Type	Quantity Applied	Quantity Allotted	Amount (Rs. lakhs)
Power Grid Corporation of India Ltd.	Debentures	40	40	500
Power Grid Corporation of India Ltd.	Debentures	40	40	500
Power Grid Corporation of India Ltd.	Debentures	40	40	500
Power Grid Corporation of India Ltd.	Debentures	40	40	500
Power Grid Corporation of India Ltd.	Debentures	40	40	500
Power Grid Corporation of India Ltd.	Debentures	40	40	500
Power Grid Corporation of India Ltd.	Debentures	40	40	500
JAYPEE INFRATECH LTD. - IPO	Equity	1,800,000	1,709,560	1744
STANDARD CHARTERED PLC - IDRs	Equity	5,800,000	2,466,131	2565
ENGINEERS INDIA LTD. - IPO	Equity	10,424,900	654,677	1899
TECPRO SYSTEMS LTD. - IPO	Equity	1,130,850	51,092	181
POWER GRID CORPORATION OF INDIA LTD. - IPO	Equity	51,563,395	4,849,988	4365
TATA STEEL LTD. - IPO	Equity	1,838,420	213,844	1304
SOUTH INDIAN BANK-QIP	Equity	11,296,882	11,296,882	2500
PC JEWELLER LTD.-IPO	Equity	1,845,450	385,977	521
REPCO HOME FINANCE LTD -IPO	Equity	6,132,000	3,456,663	5945

e) Associate Brokers

(i) In the last three fiscal years, different schemes of the SBI Mutual Fund have paid brokerage to SBICAP Securities Limited and CLSA for secondary market transactions (Equity & F&O) as under:

Brokerage paid to associates/related parties/group companies of Sponsor/AMC						
Period covered	**Name of associate/related parties/group companies of Sponsor/AMC**	**Nature of Association/Nature of Relation**	**Value of transaction (in Rs. & % of total value of transaction of the fund)**		**Brokerage paid by (Rs. & % of total brokerage paid by the fund)**	
			(In Rs.)	%	(In Rs.)	%
01-04-2013 to 31-05-2013	SBICAP Securities Ltd	Associate	140,54,45,828.58	0.37	14,90,470.99	3.95
	SG ASIA SECURITIES (INDIA) PVT LTD		-	-	-	0.00
	CLSA		139,78,59,598.59	0.37	16,64,890.62	4.41
		Total	280,33,05,427.17		31,55,361.61	
01-04-2012 to 31-03-2013	SBICAP Securities Ltd	Associate	904,49,04,937.07	3.04	1,21,89,200.33	3.55
	SG ASIA SECURITIES (INDIA) PVT LTD		-	-	-	
	CLSA		1023,78,55,777.85	3.45	1,45,82,880.67	4.24
		Total	1928,27,60,714.92	-	2,67,72,081.00	-
01-04-2011 to 31-03-2012	SBICAP Securities Ltd	Associate	12,43,71,28,705.43	3.65	2,07,98,099.61	4.41
	CLSA		12,73,83,33,220.72	3.74	2,29,71,583.75	3.99
		Total	25,17,54,61,926.15		4,37,69,683.36	
01-04-2010 to 31-03-2011	SBICAP Securities Ltd	Associate	9,506,473,041.45	3.22	17967370.29	4.28
	CLSA		10,560,725,061.57	3.58	19573624.51	4.66
		Total	20,067,198,103.02		37,540,994.80	

f) Agent Commission

For applications directly solicited and collected by the branches of SBI or by any associates, they may also be paid an agent commission at a rate not exceeding the rate of commission being paid to other agents for the scheme.

NAME OF ASSOCIATE / RELATED PARTIES / GROUP COMPANIES OF SPONSOR / AMC	NATURE OF ASSOCIATION / NATURE OF RELATION	PERIOD COVERED	Business given (Rs. Cr & % of Total Business received by the Fund)		Commission Paid (Rs. & % of total commission paid by the Fund)	
			TOTAL BUSINESS (In Rs.Crs)	%	GROSS (In Rs.)	%
SBI CAPITAL MARKETS LIMITED	Associate	01-April-2013 to 31-May-2013	13.1782	0.0200	0.0705	0.2216
STATE BANK OF HYDERABAD	Associate	01-April-2013 to 31-May-2013	17.4875	0.0266	0.0673	0.2114
STATE BANK OF INDIA	SPONSOR	01-April-2013 to 31-May-2013	3,433.3123	5.2135	5.2044	16.3513
STATE BANK OF TRAVANCORE	Associate	01-April-2013 to 31-May-2013	91.9254	0.1396	0.1518	0.4771
STATE BANK OF BIKANER & JAIPUR	Associate	01-April-2013 to 31-May-2013	28.1676	0.0428	0.0604	0.1899
STATE BANK OF PATIALA	Associate	01-April-2013 to 31-May-2013	340.2150	0.5166	0.2666	0.8377
SBI DFHI Ltd	Associate	01-April-2013 to 31-May-2013	0.0000	0.0000	0.0000	0.0000
Malwa Gramin Bank	Associate	01-April-2013 to 31-May-2013	0.0002	0.0000	0.0000	0.0000
UTTARANCHAL GRAMIN BANK	Associate	01-April-2013 to 31-May-2013	0.0000	0.0000	0.0000	0.0000
Vananchal Gramin Bank	Associate	01-April-2013 to 31-May-2013	0.0027	0.0000	0.0000	0.0000
Chhattisgarh Gramin Bank	Associate	01-April-2013 to 31-May-2013	0.0220	0.0000	0.0004	0.0012
State Bank of Mysore	Associate	01-April-2013 to 31-May-2013	41.7517	0.0634	0.0780	0.2452
			3,966.0627	**6.0225**	**5.8995**	**18.5352**

NAME OF ASSOCIATE / RELATED PARTIES / GROUP COMPANIES OF SPONSOR / AMC	NATURE OF ASSOCIATION / NATURE OF RELATION	PERIOD COVERED	Business given (Rs. Cr & % of Total Business received by the Fund)	Commission Paid (Rs. & % of total commission paid by the Fund)		
			TOTAL BUSINESS (In Rs.Crs)	%	GROSS (In Rs.)	%
SBI CAPITAL MARKETS LIMITED	Associate	01-April-2012 to 31-Mar-2013	8,048.7533	1.9555	0.2159	0.12
STATE BANK OF HYDERABAD	Associate	01-April-2012 to 31-Mar-2013	1,847.4149	0.4488	0.5234	0.30
STATE BANK OF INDIA	sponsor	01-April-2012 to 31-Mar-2013	33,122.2919	8.0471	35.2803	20.09
STATE BANK OF	Associate	01-April-2012	900.4863	0.2188	0.9595	0.55

NAME OF ASSOCIATE / RELATED PARTIES / GROUP COMPANIES OF SPONSOR / AMC	NATURE OF ASSOCIATION / NATURE OF RELATION	PERIOD COVERED	Business given (Rs. Cr & % of Total Business received by the Fund)	Commission Paid (Rs. & % of total commission paid by the Fund)		
			TOTAL BUSINESS	%	GROSS	%
TRAVANCORE		to 31-Mar-2013				
STATE BANK OF BIKANER & JAIPUR	Associate	01-April-2012 to 31-Mar-2013	513.2696	0.1247	0.4185	0.24
STATE BANK OF PATIALA	Associate	01-April-2012 to 31-Mar-2013	4,051.2900	0.9843	1.6319	0.93
Sbi DFHI Ltd	Associate	01-April-2012 to 31-Mar-2013	21.4003	0.0052	0.0000	0.00
Malwa Gramin Bank	Associate	01-April-2012 to 31-Mar-2013	0.3105	0.0001	0.0000	0.00
UTTARANCHAL GRAMIN BANK	Associate	01-April-2012 to 31-Mar-2013	0.0000	0.0000	0.0000	0.00
Vananchal Gramin Bank	Associate	01-April-2012 to 31-Mar-2013	0.0210	0.0000	0.0000	0.00
Chhattisgarh Gramin Bank	Associate	01-April-2012 to 31-Mar-2013	0.2119	0.0001	0.0026	0.00
State Bank of Mysore	Associate	01-April-2012 to 31-Mar-2013	2,497.5341	0.6068	1.0117	0.58
			51,002.9838	**12.3912**	**40.0439**	**22.7976**

Name of associate / related parties / group companies of sponsor / AMC	Nature of association / nature of relation	Period covered	Business given (Rs. Cr & % of total business received by the fund)		Commission paid (Rs. & % of total commission paid by the fund)	
			Total business (In Rs.Crs)	%	Gross (In Rs.)	%
SBICAP SECURITIES LIMITED	Associate	Apr 11 - Mar 12	2,829.98	0.77	2,022,434.70	0.14
STATE BANK OF HYDERABAD	Associate	Apr 11 - Mar 12	5,336.99	1.46	5,665,263.16	0.40
STATE BANK OF INDIA	Sponsor	Apr 11 - Mar 12	40,796.48	11.14	275,782,612.96	19.36
STATE BANK OF TRAVANCORE	Associate	Apr 11 - Mar 12	1,272.16	0.35	9,634,228.02	0.68
STATE BANK OF BIKANER & JAIPUR	Associate	Apr 11 - Mar 12	366.72	0.10	4,307,855.00	0.30
STATE BANK OF PATIALA	Associate	Apr 11 - Mar 12	5,881.05	1.61	10,957,844.32	0.77
SBI DFHI LTD	Associate	Apr 11 - Mar 12	103.50	0.03	34,886.82	0.00
MALWA GRAMIN BANK	Associate	Apr 11 - Mar 12	0.00	0.00	20,706.82	0.00
UTTARANCHAL GRAMIN BANK	Associate	Apr 11 - Mar 12	0.00	0.00	110.66	0.00
VANANCHAL GRAMIN BANK	Associate	Apr 11 - Mar 12	0.00	0.00	704.02	0.00
CHHATTISGARH GRAMIN BANK	Associate	Apr 11 - Mar 12	0.69	0.00	24,181.09	0.00

NAME OF ASSOCIATE / RELATED PARTIES / GROUP COMPANIES OF SPONSOR / AMC	NATURE OF ASSOCIATION / NATURE OF RELATION	PERIOD COVERED	Business given (Rs. Cr & % of Total Business received by the Fund)		Commission Paid (Rs. & % of total commission paid by the Fund)	
			TOTAL BUSINESS	%	GROSS	%
STATE BANK OF MYSORE	Associate	Apr 11 - Mar 12	2,505.60	0.68	4,759,037.40	0.33

Name of associate / related parties / group companies of sponsor / AMC	Nature of association / nature of relation	Period covered	Business given (Rs. Cr & % of total business received by the fund)		Commission paid (Rs. & % of total commission paid by the fund)	
			Total business (In Rs.Crs)	%	Gross (In Rs.)	%
SBI CAPITAL MARKETS LIMITED	Associate	Apr 10 - Mar 11	4,161.53	0.90	2,908,215.26	0.21
STATE BANK OF HYDERABAD	Associate	Apr 10 - Mar 11	18,584.99	4.01	12,110,412.46	0.85
STATE BANK OF INDIA	Sponsor	Apr 10 - Mar 11	60,034.54	12.94	352,660,418.90	24.87
STATE BANK OF TRAVANCORE	Associate	Apr 10 - Mar 11	890.76	0.19	13,413,880.65	0.95
STATE BANK OF BIKANER & JAIPUR	Associate	Apr 10 - Mar 11	1,595.50	0.34	8,579,088.86	0.60
STATE BANK OF PATIALA	Associate	Apr 10 - Mar 11	7,869.71	1.70	17,102,777.85	1.21
SBI DFHI LTD	Associate	Apr 10 - Mar 11	178.51	0.04	539.99	0.00
MALWA GRAMIN BANK	Associate	Apr 10 - Mar 11	0.00	0.00	365,210.34	0.03
CHHATTISGARH GRAMIN BANK	Associate	Apr 10 - Mar 11	50.62	0.01	33,485.41	0.00
STATE BANK OF MYSORE	Associate	Apr 10 - Mar 11	4,011.60	0.86	5,660,040.81	0.40

g) Other Associate Transactions

SBI Funds Mangement Private Limited, the Asset Management Company of SBI Mutual Fund has outsourced the Fund Accounting to SBI-SG Global Securities Services Pvt. Ltd

SBI Capital Markets Ltd. was appointed as the Principal Marketing Advisors for Magnum Gilt Fund.

At present, the Fund does not have any other transaction with the Sponsor or its associates apart from those disclosed above. In future, however, SBI or any associates of SBI (including but not limited to SBI Capital Markets and/or SBI Cap Securities Ltd.) may be entrusted the work of marketing, book-building, distribution or any other activity connected with the scheme or any other schemes of SBI Mutual Fund, as may be allowed by SEBI or any other competent authority, and within the relevant provisions of Regulations prevailing from time to time.

6) Fund's Policy on Unclaimed Redemption Amount

In line with SEBI circular No. MFD/CIR/9/120/2000 dated 24/11/2000, unclaimed redemption and dividend amounts are being deployed by the mutual funds in call money market or money market instruments only and the investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing Net Asset Value. After a period of three years, this amount is being transferred to a pool account and the investors can claim the amount at NAV prevailing at the end of the third year. The income earned on such funds may be used for the purpose of investor education. The AMC would make continuous effort to remind the investors through letters to take their unclaimed amounts. The investment management fee charged by the AMC for managing unclaimed amounts shall not exceed 50 basis points.

7) Jurisdiction

The jurisdiction for any matters or disputes arising out of the scheme shall reside with the Courts in India.

8) Other Important Information:

(a) Client/Investor information

The Mutual Fund shall presume that the identity of the investor and the information disclosed by him is true and correct. It will also be presumed that the funds invested by the investor in the Schemes of the Mutual Fund come from legitimate sources / manner and the investor is duly entitled to invest the said funds. The Mutual Fund is not, in any way, responsible for correctness of the information provided by the investor to the Mutual Fund, as to his identity or any other information, and also his sources of income.

Where the funds invested are for the benefit of a person (beneficiary) other than the person in whose name the units are issued and registered, the Mutual Fund shall assume that the investor holding the Units in his name is legally authorized / entitled to invest the said funds in the Units of the Mutual Fund, for the benefit of the beneficiaries.

Units of the Schemes are not offered, nor are the Funds managed or intended to serve, as a vehicle for frequent trading that seeks to take advantage of short-term fluctuations in the securities market. This type of trading activity is often referred to as "market timing" and could result in actual or potential harm to the Unit Holders. Accordingly, the Mutual Fund (MF) at it's sole discretion may reject any purchase or exchange of Units that the MF reasonably believes may represent a pattern of market timing activity involving the Schemes of the MF.

(b) Website

The website of the Mutual Fund (the said Website) is intended solely for the use of Resident Indians, Non Resident Indians, persons of Indian Origin and Foreign Institutional Investors registered with Securities and Exchange Board of India. It should not be regarded as a solicitation for business in any jurisdiction other than India. In particular the information is not for distribution and does not constitute an offer to sell or the solicitation of an offer to buy securities in any jurisdiction where such activity is prohibited including the United States of America. Any persons resident outside India who nevertheless intend to respond to this material must first satisfy themselves that they are not subject to any local requirements, which restrict or prohibit them from doing so.

Information other than that relating specifically to the AMC, the Mutual Fund and its products, is for information purposes only and should not be relied upon as a basis for investment decisions. The AMC shall not be responsible, nor be held liable, for any information contained in any website linked from the said Website.

The AMC makes no representations whatsoever about any such website which the user may access through the said Website. A link to another website does not mean that the AMC endorses or accepts any responsibility for the content, or the use, of such website. It is the responsibility of the user to take precautions to ensure that whatever is selected for use is free of such items as viruses and other items of a destructive nature.

The investors are requested to read the Terms and Conditions given on the said Website carefully before using the said Website. By using the said Website, the investor will be deemed to have agreed that the Terms and Conditions specified apply to the use of the investor of the said Website, any information obtained from the site, and our products and services. If the investor does not agree to the specified Terms, the investor may not use the said Website or download any content from it.

(c) Application via electronic mode

SBIFMPL/SBIMF/Registrar to the scheme(s) (hereinafter referred to as 'Recipient') may accept certain transactions through one or more electronic mode such as facsimile, web or through any other electronic manner (hereinafter referred to as 'electronic transaction') from time to time, subject to the investor fulfilling terms and conditions stipulated as under:

Acceptance of electronic transactions by the recipient will be as permitted by SEBI or other regulatory authorities or the rules & regulations governing the same;

Transmitter accepts that the electronic transactions shall not be processed until time- stamped as a valid transaction in the scheme in line with SEBI regulations;

Acceptance of electronic transactions will be solely at the risk of the transmitter of such transactions and the recipient shall not in any way be liable or responsible for any loss, damage, costs caused to the transmitter directly or indirectly, as a result of the transmitter sending or purporting to send such transactions;

Recipient will also not be liable in case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the recipient;

Recipient, instead of accepting electronic transactions, may require the transmitter to apply through any other permitted manner and is under no obligation to act on any electronic transaction received, which is sent or purported to be sent by the transmitter;

Transmitter acknowledges that electronic transactions is not a secure means of giving instructions/ requests and that the transmitter is aware of the risks involved arising out of such transmission, including but not limited to, such transmission being inaccurate, incomplete, lacks clarity or quality, altered, misrepresented, unlawful, or is not received on time as prescribed, etc.;

Recipient on receiving any electronic transaction may in good faith agree to process the same on the presumption that it is transmitted in lawful manner. Recipient shall not be liable or responsible if any complaint is received thereafter in respect of such transmission;

Transmitter agrees that security procedures adopted by the recipient may include signature verification, telephone call backs which may be recorded by tape recording device and the transmitter consents to such recording and agrees to co-operate with the recipient to enable confirmation of such electronic transaction;

Transmitter agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, SBI Mutual Fund and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on electronic transaction or relying upon such electronic transaction, which is sent or purported to be sent by the transmitter.

The SBIFMPL reserves the right to discontinue the facility at any point of time.

(a) Payment facility with State Bank of India ATM Cum Debit Card

Investors are requested to note that a new payment facility through State Bank of India (SBI) ATM Cum Debit Card in the schemes of SBI Mutual Fund for online investments through SBI Mutual Fund website is being introduced with effect from March 22, 2010.

This facility will be available for all SBIMF schemes except Magnum Instacash Fund, Magnum Instacash Fund – Liquid Floater, SBI Premier Liquid Fund and SBI Short Horizon Debt Fund - Ultra Short Term Fund.

Maximum amount of investment through this facility will be restricted to limits set by State Bank of India from time to time.

(e) Personal Identification Number (PIN) based Transactions

For the convenience of Unit Holder(s), SBI Mutual Fund has introduced the facility of Website (web)/ Telephone based transactions. Facility of Web based transactions will be available at www.sbimf.com. To avail this facility, Unit Holder(s) will be required to obtain a Personal Identification Number (PIN). Unit Holder(s) will have to apply in a specified format to Computer Age Management Services (Private) Limited (Registrars to SBI Mutual Fund), and also execute an agreement with SBI Mutual Fund to receive PIN.

Services available with the use of PIN	Services not available with the use of PIN
• access to NAV information • access to unit Balance information • access to print Statement of Account • links to other mutual funds • access to service request based on emails • change of dividend option • change of T-pin • redemption, switch (up to a limit of Rs. 10.00 lacs per day)	• purchases • change of Bank Mandate • updation of Permanent Account Number • Change in mode of holding • registration of nominee • redemption / switches in case of joint holdings • Change of address

PIN will be issued to Unit Holder(s) subject to following terms and conditions:

1. PIN facility will be available only to those Unit Holder(s) of the Fund who indicate their desire to avail this facility in the separate application form for PIN. The application form will be available at the Offices and website of SBI Mutual Fund. This facility will be available to Individual Investors only. However, Non-Individuals (Corporate, Institutions) may use the facility for a limited purpose of ordering Statement of Account.

2. PIN will be generated by the Registrar and sent to Unit Holder(s) by Post in a sealed envelope, entirely at the risk of the Sole/ First Unit Holder(s). While receiving the PIN, the Unit Holder(s) will have to ensure that it is received in a sealed envelope. In case the Unit Holder(s) has any doubt that the seal has been tampered with, he should immediately inform the Registrar.

3. Unit Holder(s) are requested to note that in respect of redemptions through the website, the server time will be reckoned for arriving at the applicable NAV and in respect of Telephone based redemptions, the time of logging the interaction in the system will be reckoned for arriving at the applicable NAV.

4. The applicability of NAV will be governed by the terms and conditions mentioned in the Offer Document of the respective schemes of SBI Mutual Fund.

5. For Telephone based transactions, Unit Holder(s) will be asked for PIN verification before the request is accepted. The Mutual Fund also reserves the right to ask for a fax confirmation of the request and any additional information about the account of the Unit Holder.

6. Unit Holder(s) should not disclose the PIN to any person nor should the PIN be written down where any other person can discover it. It shall be the sole responsibility of the Unit Holder(s) to ensure the confidentiality of PIN. Disclosure of PIN to any other person shall be at the risk of Unit Holder(s).

7. The Mutual Fund or the Registrar is not liable for unauthorized usage of PIN facility or unauthorized transactions being done with PIN. Unit Holder(s) will be solely responsible for all the transactions done with the use of PIN. The Unit Holder(s) shall indemnify the Registrar, the Mutual Fund/Asset Management Company for all liabilities, losses, damages and expenses which may sustain or incur directly or indirectly as a result of:

   - Providing the facility of carrying out transactions, as available, over the telephone or web
   - Fraud relating to any transaction using PIN.
   - Non compliance of terms and conditions relating to transactions over telephone or web using PIN.
   - Any transactions that are carried out on the basis of instructions over the telephone/web, given by unauthorized persons by gaining access to PIN.

8. It is the duty of the Unit Holder(s) to immediately report the loss of PIN to the Registrar/Mutual Fund.

9. Unit Holder(s) will abide by the record of transactions generated by the Mutual Fund/Registrar.

10. The Mutual Fund/Registrar may, at its absolute discretion, issue a new PIN to Unit Holder(s) on the aforesaid terms and conditions or on such terms and conditions, as may deem fit. The Mutual Fund may discontinue this facility at any time in future or make changes in the terms and conditions of web/telephone based transactions without assigning any reasons and the Unit Holder(s) are bound by the same.

(f) Electronic Credit Clearing Service (ECS)

ECS - ECS is a facility offered by the Reserve Bank of India for facilitating better customer service by direct credit of dividend amount to an investor's bank account through electronic credit. This helps in avoiding loss of dividend warrants in transit or fraudulent encashment. This facility is optional for the investors in the scheme. Dividends proceeds may be distributed through the ECS facility to investors residing in any of the cities where such a facility is available. Payments of up to Rs.1, 00,000/- per transaction can be made through the ECS. All investors will have to provide the additional details required in the space provided on the application form. If they have also opted for the ECS facility, their bank branch will directly credit the amount due to them to their account wherever the payment is through ECS. The Registrars will send a separate advice to the investors informing them of the direct credit. The ECS facility will be offered by the Fund in any centre only if there is sufficient demand for the facility. In places where such a facility is not available or if the facility is discontinued by the scheme for any reason, or in cases where the dividends or redemption proceeds exceed Rs. 1,00,000/- , the dividend warrants will be mailed to the investors.

(g) Direct Credit

This service will facilitate direct credit of dividend(s) amount(s) or redemption proceeds into the bank account of the investors. Investors will have to clearly mention their bank account details as may be required in this regard. This helps in avoiding loss of dividend or redemption warrants in transit or fraudulent encashment thereof. This facility is optional for the investors in the scheme. SBI Mutual Fund has entered into an agreement in respect of direct credit facility for dividend payment/redemption proceeds with select banks viz. State Bank of India, State Bank of Hyderabad, State Bank of Mysore, State Bank of Travancore, State Bank of Patiala, State Bank of Indore, HDFC Bank, ICCI Bank, CITI Bank, Kotak Bank, IDBI Bank, Axis Bank, Standard Chartered Bank, HSBC Bank, Indus Ind Bank, ING Vysya Bank, Yes Bank, ABN Bank, Deutsche Bank, Corporation Bank, Syndicate Bank, Punjab National Bank. Investors who have an account with the aforesaid banks (where no mode of payment is specified), the default option for such dividend payment/redemption proceeds will be direct credit into their respective bank account.

The AMC/SBI Mutual Fund may at any time alter the list of banks participating in direct credit arrangement from time to time/ withdraw direct credit facility from banks, or add/withdraw the name of bank with whom direct credit facility arrangement can be introduced/discontinued as the case may be. However, in the event of direct credit facility being discontinued, the unit holders will receive payments in respect of dividend payment/redemption proceeds through other mode such as cheque, demand draft, etc.

The AMC / SBI Mutual Fund shall have absolute discretion to add, withdraw or suspend any facility/service that may be provided to the investors in order to comply with the statutory requirements from time to time.

(h) SMS (Short Messaging Service) Transactions facility "(m-Easy)"

The SMS Transactions facility "(m-Easy)" enables Unitholders to subscribe or redeem or switch Units of the Scheme by sending instructions through m-Easy by sending SMS from their registered mobile phone number on a dedicated number i.e. 9210192101 in the below mentioned format.

For Purchase, type:	INV <AMOUNT>	<SCHEME CODE>	
For Redeem, type:	RED <AMOUNT / ALL>	<SCHEME CODE>	
For Switch, type:	SWT <AMOUNT / ALL>	<FROM SCHEME CODE>	<TO SCHEME CODE>

Purchase transaction can be done in terms of 'Amount' only whereas Redemption and Switch transaction can be done in terms of 'Amount" or "ALL" units. The minimum purchase/redemption/switch amount in the respective scheme/plan/option of SBI Mutual Fund will be applicable for each transaction. Investors are requested to refer scheme codes mentioned in the Registration Cum Debt Mandate form for SMS transactions or visit our website www.sbimf.com.

Registration related Terms and Conditions:

a) The SMS transactions facility "(m-Easy)" (Facility) is available only for KYC compliant Individual investors (including guardians on behalf of minor) with 'Single' or 'Anyone or Survivor' holding.
b) In order to avail this Facility, the Unit holder(s) of SBI Mutual Fund shall be required to provide all the details as mentioned in the 'Registration cum Debit Mandate form'.
c) Currently, this Facility is available for purchase and redemption (for amounts less than Rs 1 crore) and can be modified/changed at the sole discretion of SBI Mutual Fund without any prior notice of whatsoever nature.
d) This Facility is available for purchase or redemption transactions in terms of 'Amount' only and transaction in terms of 'units' cannot be accepted. The minimum purchase/redemption amount in the respective plan / option of the respective scheme of SBI Mutual Fund will be applicable for each transaction.
e) Mobile Number Registration: Unit holder(s) of SBI Mutual fund will have to register a mobile number issued in India in their folio for availing this Facility. The mobile number provided in the debit mandate shall be updated / overwritten in the folio for which the Facility is contemplated.
f) One Mobile Number and One Folio Combination: This Facility is available with a condition that one mobile number can be registered with one folio and/or one folio can be registered with one mobile number only. In other words, Unit holder(s) cannot register the same mobile number in more than one folio to avail this Facility. However, it is clarified that other folios may have same mobile number for availing transaction alerts.
g) Unit holder(s) will also need to inform SBI Mutual Fund or its Registrar and Transfer Agents viz. M/s. Computer Age Management Service Pvt. Ltd. ("**RTA**") about any change in their bank account number, mobile number or email id by submitting a duly signed written request.

h) Unit holder(s) further accept(s) that submission of an application for availing this Facility does not automatically imply acceptance of the same by SBI Mutual Fund. SBI Mutual Fund reserves the right to reject an application without assigning reason thereto.
i) Under this Facility, the Unit holder(s) of SBI Mutual Fund may choose to purchase or redeem by sending an SMS.
j) Currently this Facility to transact via SMS is available only for the scheme / plan and option as listed in the Debit Mandate.

Transaction related Terms and Conditions:

a) Unit holder(s) of SBI Mutual Fund can start transacting using this Facility only after successful registration of the Debit Mandate with their bankers and receipt of confirmation letter/SMS/email from SBI Mutual Fund.
b) Applicable NAV for the transaction will be dependent upon the time of receipt of the SMS into the server of the RTA, electronically time-stamped and other factors like scheme, type of transaction, amount, date of realization of funds under SEBI regulations and will be treated on par with similar transactions received through other modes. For the purpose of this Facility, such RTA office would be considered as an Official Point of Acceptance of the transaction.
c) In case the mode of holding is 'Anyone or Survivor', this facility is available to the first named holder only.
d) Unit holder(s) of SBI Mutual Fund agree/s and acknowledge/s that any transaction, undertaken using the registered mobile number shall be deemed to have been initiated by the Unit holder(s).
e) If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word or due to non-receipt of the SMS message by the RTA for any reason whatsoever or due to late receipt of SMS due to mobile network congestions or due to non-connectivity or any other reason beyond the control of SBI Mutual Fund or its Registrars, the Unit holder(s) will not hold SBI Mutual Fund and/or its Registrars responsible for the same.
f) The request for purchase/redemption transaction should be considered as completed only upon receipt of the confirmation to that effect from RTA on the registered mobile number or email id of the Unit holder(s) of the Fund.
g) In case of receipt of multiple confirmations from the RTA against a single transaction request, the same needs to be brought to the immediate attention of SBI Mutual Fund/RTA. Any transaction request on a non-Business Day will be deemed to have been received on the next Business Day in accordance with the provisions provided in the Scheme Information Document ('SID') of the schemes and/or Statement of Additional Information ('SAI') and processed accordingly.
h) The Unit holder(s) availing this Facility shall check his / her bank account records carefully and promptly and if the Unit holder(s) believe(s) that there has been an error in any transaction using the Facility or that an unauthorized transaction has been effected, the Unit holder(s) shall immediately notify SBI Mutual Fund / RTA in writing or by e-mail.
i) Purchase transactions under this Facility will be processed with the ARN code of the distributor through whom the last transaction was processed in the folio and consequently the amount invested may stand reduced to the extent of transaction charges if the distributor concerned has opted-in for the same. Unit holder(s) are advised to check with their distributors regarding the same before initiating purchase transactions. Requests for change/altering distributor code shall not be considered.

Bank Account registration for Debit towards Purchases:

a) Currently this Facility is available with certain banks and their branches that participate in RBI facilities like ECS / NECS / RECS or where SBI Mutual Fund may have a specific tie-up with banks. Please note that the list of banks and branches may be modified/ updated/ changed/ removed at any time in future at the sole discretion of SBI Mutual Fund without assigning any reasons or prior notice.
b) Unit holder(s) of SBI Mutual Fund will have to register and specify a single bank mandate for purchases through this Facility in Debit Mandate. The bank account number mentioned in the Debit Mandate is intended to be debited towards subscription only. Please note that only the existing bank account details registered in the folio shall be considered (by default) for payment of redemption proceeds.
c) The responsibility of the bank account information provided in the Debit Mandate or any other application form for this Facility solely rests with the Unit holder(s) and SBI Mutual Fund/RTA will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data / information furnished by the Unit holder(s).
d) Unit holder(s) need to submit an original CANCELLED cheque of the bank account which is being mandated for this Facility, failing which registration may not be processed.
e) Unit holder(s) hereby confirm/s, acknowledge/s and undertake/s to make payments for subscription of units from their respective bank account(s) in compliance with applicable provisions relating to third party payments detailed in the SID / SAI and ensure that the payment will be through legitimate sources only.

f) The Debit mandate signed by the Unit holder(s) will be duly sent by SBI Mutual Fund/RTA/service providers to the unitholders' bank for registration under various arrangements like Direct Debit or RBI ECS Facility.

g) It will be the sole responsibility of the unitholders' bank to ensure registration of the Debit Mandate and confirm registration. If no confirmation of registration or rejection is received within a reasonable time by SBI Mutual Fund/RTA/service providers, the same shall be deemed to have been registered and a confirmation to that effect shall be sent to the unitholders.

h) The Unit holder(s) shall ensure availability of sufficient funds in their respective bank account as specified in the Debit Mandate, at the time of requesting a transaction using this Facility and at the time of bank account being debited.

i) The bank account of the Unit holder may be debited towards the purchase either on the same day of transaction or within a period of one to seven business days depending upon the clearing/ECS cycle for the location concerned. However, in case of non-receipt of funds, for whatsoever reasons, the transaction shall stand cancelled/null and void and the units allotted, if any would be reversed.

j) The Unit holder(s) agree that SBI Mutual Fund/RTA/service providers shall not be held liable for any unsuccessful registration and/or transaction due to any action or inaction of the Unit holder(s) bank including but not limited to reasons mentioned below and agree to indemnify SBI Mutual Fund/RTA against all liabilities, losses, damages and expenses which they may consequently incur/sustain either directly or indirectly:
   i. Loss of the Debit Mandate in transit from SBI Mutual Fund/RTA/service provider to point of acceptance of the form to RTA head office and further dispatch to the Unit holder(s)' bank branch, where such loss has not occasioned as a result of a gross negligence or willful default on the part of SBI Mutual Fund /RTA;
   ii. Non-acceptance/non-registration or rejection of Debit Mandate for whatsoever reason by the Unit holder's bank;
   iii. Transaction/s not getting processed due to non-confirmation of registration/rejection by the Unit holder's bank within a reasonable time;
   iv. Rejection of transaction/s due to non-registration/non-availability of funds or any other reason/s whatsoever;
   v. Any other such reason beyond the reasonable control of SBI Mutual Fund/RTA/service provider.

This facility is available in the following Schemes / Plans of SBI Mutual Fund under Regular Plan as well as Direct Plan, viz, SBI Ultra Short Term Debt Fund - Daily Dividend Reinvestment, SBI Short Term Debt Fund - Weekly Dividend Reinvestment, SBI Dynamic Bond Fund – Growth, SBI Magnum Gilt Fund - Long Term - Dividend Reinvestment, SBI Magnum Gilt Fund - Short Term - Dividend Reinvestment, SBI Magnum Monthly Income Plan – Growth, SBI Magnum Income Fund – Growth, SBI PSU Fund – Growth, SBI IT Fund – Growth, SBI Magnum Equity Fund – Growth, SBI Magnum Global Fund – Growth, SBI Magnum Multiplier Plus Scheme – Growth, SBI Contra Fund – Growth, SBI Magnum Midcap Fund – Growth, SBI FMCG Fund – Growth, SBI Magnum Balanced Fund – Growth, SBI Gold Fund – Growth, SBI Magnum Multicap Fund – Growth, SBI Magnum Taxgain Scheme - Dividend Payout, SBI Blue Chip Fund – Growth, SBI Pharma Fund – Growth, SBI Edge Fund – Growth, SBI Emerging Businesses Fund – Growth & SBI Magnum Comma Fund – Growth.

Unit holder(s) are requested to note that SBI Mutual Fund reserves the right to amend the terms and conditions, or modify, or discontinue this Facility for existing as well as prospective investors at anytime in future.

(h) <u>Purchase / Redemption of Units of SBI Mutual Fund (SBI MF) Schemes through Stock Exchange Infrastructure</u>

Units of the following Schemes of the SBI Mutual Fund (SBI MF) can be transacted through registered trading members (broker) of the National Stock Exchange of India Limited (NSE) on the Mutual Fund Service System (MFSS) of NSE and / or registered stock brokers of Bombay Stock Exchange Limited (BSE) on the BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF) of BSE, who are registered with Association of Mutual Funds of India and are empanelled with SBI Funds Management Private Limited (SBIFMPL). Accordingly, such brokers shall be eligible to be considered as 'Official Points of Acceptance' as per SEBI Circular No. SEBI/IMD/CIR No.11/78450/06 dated October 11, 2006:

S. No.	Scheme Name	S. No.	Schemes Name
1	SBI Magnum Balanced Fund	13	SBI Pharma Fund
2	SBI Arbitrage Opportunities Fund	14	SBI Magnum Taxgain Scheme – 1993
3	SBI Blue Chip Fund	15	SBI Magnum Midcap Fund
4	SBI Magnum Equity Fund	16	SBI Nifty Index Fund
5	SBI Magnum Multicap Fund	17	SBI Magnum Monthly Income Plan*
6	SBI Magnum Global Fund	18	SBI Magnum Monthly Income Plan-Floater *
7	SBI Magnum Multiplier Plus Scheme - 1993	19	SBI Magnum Income Fund – 1998 *

8	SBI Magnum Comma Fund	20	SBI Magnum Gilt Fund *
9	SBI Contra Fund	21	SBI Magnum Children Benefit Plan *
10	SBI Emerging Businesses Fund	22	SBI PSU Fund
11	SBI FMCG Fund	23	SBI Gold Fund
12	SBI IT Fund	24	SBI EDGE Fund

* Purchase application below Rs. 1 Crore will be allowed.

Only subscription and redemption transactions for the aforesaid schemes would be accepted in this mechanism. Switch transactions are currently not available.

The units of the above mentioned Schemes can be transacted through BSE StAR MF and NSE MFSS Platforms through registered Stock brokers with effect from December 04, 2009.

Time stamping as evidenced by the confirmation slip given by the stock exchange mechanism shall be considered for the purpose of determining applicable NAV and cut off timing for the transactions. Units shall be allotted in the physical / depository mode as per the request of the investor.

For units issued in Physical Form:

1. Investors who desire to purchase/redeem through this infrastructure will have to approach the registered member of NSE /BSE brokers with application/redemption form and other documents as per regulatory requirement for purchase/Redemption of units.

2. The maximum redemption amount shall be subject to Stock Exchange guidelines/ rules, if any. Presently, maximum redemption request will be limited to Rs. 1 lakh per folio per day in MFSS system.

3. Redemption payouts will be made to the investors Bank accounts directly as per the bank mandate by the Registrar (RTA) and within the timelines as per the SEBI regulations as are applicable from time to time.

4. Request for non commercial transactions like change of address, change of bank particulars etc. will not be entertained by NSE /BSE brokers. For these transactions, investors have to contact AMC /RTA of the scheme.

For units issued in Dematerialized Form

1. Investors need to have a demat account opened with NSDL / CDSL as the case may be.

2. No limit for redemption as mentioned above will be applicable.

3. Request for non commercial transactions like change of address, change of bank particulars etc. will have to be intimated to respective Depository Participant (DP).

4. In case investors desire to convert the physical units into dematerialized form, the dematerialization request shall be submitted to the Registrar. SBIFMPL will facilitate the same with Registrar, Depositories and Depository Participants (DPs).

5. Where the units are held in demat form, the demat account statement issued by the DPs would be adequate compliance of the requirements in respect of the dispatch of the statement of accounts.

6. In case units are desired to be held by investors in dematerialized form, the KYC performed by the DPs shall be considered as compliance with SEBI Circular ISD/AML/CIR -1/ 2008 dated December 19, 2008.

Investors are also requested to note that all the terms & conditions of the circular / guidelines issued by NSE / BSE shall be applicable for purchase / redemption of units through Stock exchange platform.

(i) Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as "ASBA") in Mutual Funds and Reduction in New Fund offer (NFO) period

Persuant to SEBI Circular No. SEBI/IMD/CIR No 18 / 198647 /2010 dated March 15, 2010, SEBI has extended ASBA facility to the investors subscribing to New Fund Offers (NFOs) of mutual fund schemes. Accordingly, all NFOs launched on or after July 01, 2010 would compulsorily offer ASBA facility to the investors.

9) Documents Available for Inspection

The following documents will be available for inspection at the office of the Mutual Fund at 191, Maker Tower "E", 19th Floor, Cuffe Parade, Mumbai 400 005 during business hours on any day (excluding Saturdays, Sundays and bank/public holidays):

- Memorandum and Articles of Association of the AMC
- Investment Management Agreement
- Trust Deed and amendments thereto, if any
- Mutual Fund Registration Certificate
- Agreement between the Mutual Fund and the Custodian
- Agreement with Registrar and Share Transfer Agents
- Consent of Auditors to act in the said capacity
- Consent of Legal Advisors to act in the said capacity
- Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and amendments from time to time thereto.
- Indian Trusts Act, 1882.

10) <u>Investor Grievances Redressal Mechanism</u>

The Investor Services Department at SBI Mutual Fund functions under the supervision of Head - Investor Relations Officer. The investor grievances are redressed by the AMC directly and also by our Investor Service Centers (ISC) and Investor Service Desks all over the country. All grievances are redressed within the time stipulated by SEBI. Our ISCs/ISDs are equipped with upgraded technological facilities to respond to the investor queries. The statistical data for investor complaints received is as follows:

The status of Number of complaints received / redressed during the last three fiscal years is as under :

	Apr. 1 2013 - July 31, 2013	**Apr. 1 2012 - March 31, 2013**	**Apr. 1 2011 - March 31, 2012**	**Apr. 1 2010 - March 31, 2011**
Complaints Received	613	3394	4517	3622
Complaints Redressed	605	3391	4508	3619
Pending	8	3	9	3

Notwithstanding anything contained in this Statement of Additional Information, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines thereunder shall be applicable.

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