

***COVER PAGE***



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## Key Information Memorandum

### I. MAGNUM INSTACASH FUND

Open-ended Scheme with liquid and short-term debt plans

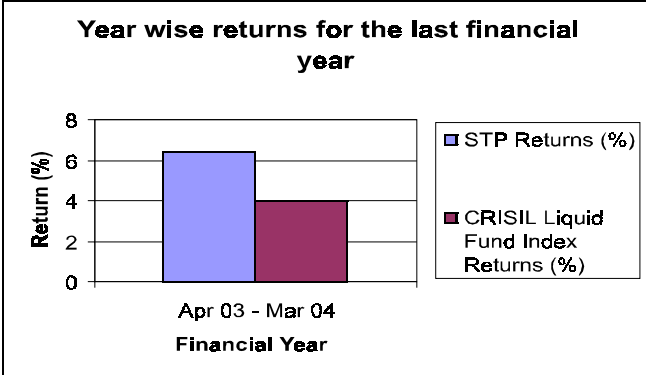
#### Continuous Offer for sale of Magnums of Rs. 10 for cash at NAV

<b>Investment Objective</b>	To provide the investors an investment opportunity to earn returns that are likely to be superior to the returns offered by comparable investment avenues, through investment in debt & money market securities, while retaining a very high level of liquidity to meet unexpected needs for cash.			
<b>Asset Allocation Pattern of the scheme</b>	<i>Types of instruments</i>	<i>Normal Allocation (% of net assets)</i>		
		<i>Dividend Plan</i>	<i>Cash Plan</i>	<i>Short Term Plan</i>
	Cash & Call Money	Upto 100%	Upto 100%	Upto 100%
	Money Market Instruments ^	Upto 100%	Upto 100%	Upto 100%
	Government Securities	Upto 100%	Upto 100%	Upto 100%
	Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds, Government Securities including Securitized Debt (less than 3 years maturity)	Upto 80%	Upto 100%	Upto 100%
	Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds, Government Securities including Securitized Debt (more than 3 years maturity)	Upto 60%	Nil	Nil
	Securitized Debt	Not more than 10% of investment in debt instruments	Not more than 10% of investment in debt instruments	Not more than 20% of investment in debt instruments
	Units of other Mutual Funds	Upto 5%	Upto 5%	Upto 5%
<p><b><i>Under normal market conditions Short Term Plan will invest only in securities where the average portfolio maturity of the Plan will be more than six months in contrast to the Cash Plan where the average portfolio maturity would normally be less than six months.</i></b> However the above portfolio maturities are only indicative and the Fund Manager has the discretion to vary the portfolio maturities of the Plans within the overall objective of the scheme.</p> <p>^ Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.</p>				

<b>Risk Profile of the scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Cash Plan, Dividend Plan and Short Term Plan (Growth and Dividend options). Magnum InstaCash Fund - Cash Plan and Dividend Plan has been categorized as a Liquid Scheme under SEBI guidelines.		
<b>Applicable NAV</b>	<p><b>For sale of Magnums (Cash and Dividend Plans)</b></p> <p>In respect of valid applications, closing NAV of the day immediately previous to the day on which funds are available for utilization by the fund shall be applicable. However, in respect of any application received after 1 p.m. by the Mutual Fund and the funds are available for utilization by the fund on the same day, closing NAV of the day immediately previous to the next business day shall be applicable.</p> <p><b>For sale of Magnums (Short-Term Plan)</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For repurchase of Magnums (Cash Plan and Dividend Plan)</b></p> <p>In respect of valid applications received upto 10:00 a.m., by the Mutual Fund, previous day's closing NAV shall be applicable. In respect of valid applications received after 10:00 a.m. by the Mutual Fund, same day's closing NAV of the day immediately previous to the next business day shall be applicable.</p> <p><b>For repurchase of Magnums (Short-Term Plan)</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres, the closing NAV of the next business day shall be applicable.</p>		
<b>Minimum Application Amount</b>	Purchase Rs. 10000	Additional Purchase Multiples of Rs. 500	Repurchase Rs. 1000
<b>Despatch of Repurchase request</b>	Within 10 working days of the receipt of the redemption request at the authorized centre of SBI Mutual Fund. The Mutual Fund will, however endeavour to dispatch the redemption warrants within 24 hours of receipt of such requests at select high value locations.		
<b>Benchmark Index</b>	CRISIL Liquid Fund Index		
<b>Dividend Policy</b>	<p>Weekly Dividends under the Dividend Plan. Monthly Dividend under the Short Term Plan (Dividend option). Payout/reinvestment facility available. Automatic reinvestment of dividend under Dividend Plan for investment amounts less than Rs. 1 crore.</p> <p>Dividend declaration under the Plans is subject to the availability of distributable surplus and at the discretion of the Fund Manager and no returns is assured under the scheme.</p>		

## Key Information Memorandum

<b>Name of the Fund Manager</b>	Mr. K. Ramkumar																				
<b>Board of Trustees</b>	State Bank of India (SBI) has been designated as the Principal Trustee and has appointed the Board of Trustees to supervise the activities of the Fund.																				
<b>Performance of the scheme (As on 31<sup>st</sup> August 2004)</b>	<b>Cash Plan</b>																				
	<b>Compounded Annualized Returns</b>	<b>Returns (%)</b>	<b>CRISIL Liquid Fund Index Returns (%)</b>																		
	Returns for the last 1 year	4.58	3.99																		
	Returns for the last 3 years	5.90	N. A.																		
	Returns for the last 5 years	7.05	N.A																		
	Returns since inception	7.27	N. A.																		
	<b>Dividend Plan</b>																				
	<b>Compounded Annualized Returns</b>	<b>Returns (%)</b>	<b>CRISIL Liquid Fund Index Returns (%)</b>																		
	Returns for the last 1 year	4.08	3.99																		
	Returns for the last 3 years	6.25	N. A.																		
	Returns for the last 5 years	5.02	N. A.																		
	Returns since inception	7.10	N. A.																		
	<b>Short Term Plan</b>																				
	<b>Compounded Annualized Returns</b>	<b>Returns (%)</b>	<b>CRISIL Liquid Fund Index Returns (%)</b>																		
	Returns for the last 1 year	4.38	3.99																		
Returns since inception	5.81	N.A.																			
<div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: 80%;"> <p style="text-align: center;"><b>Year-wise returns for the last 5 financial years</b></p> <table border="1" style="margin: 10px auto; width: 80%; border-collapse: collapse;"> <caption>Year-wise returns for the last 5 financial years</caption> <thead> <tr> <th>Financial Year</th> <th>MICF- Cash (%)</th> <th>CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>Apr 99- Mar 00</td> <td>9.00</td> <td>0.00</td> </tr> <tr> <td>Apr 00- Mar 01</td> <td>9.00</td> <td>0.00</td> </tr> <tr> <td>Apr 01- Mar 02</td> <td>7.00</td> <td>0.00</td> </tr> <tr> <td>Apr 02- Mar 03</td> <td>6.50</td> <td>6.00</td> </tr> <tr> <td>Apr 03- Mar 04</td> <td>5.00</td> <td>4.50</td> </tr> </tbody> </table> </div>				Financial Year	MICF- Cash (%)	CRISIL Liquid Fund Index (%)	Apr 99- Mar 00	9.00	0.00	Apr 00- Mar 01	9.00	0.00	Apr 01- Mar 02	7.00	0.00	Apr 02- Mar 03	6.50	6.00	Apr 03- Mar 04	5.00	4.50
Financial Year	MICF- Cash (%)	CRISIL Liquid Fund Index (%)																			
Apr 99- Mar 00	9.00	0.00																			
Apr 00- Mar 01	9.00	0.00																			
Apr 01- Mar 02	7.00	0.00																			
Apr 02- Mar 03	6.50	6.00																			
Apr 03- Mar 04	5.00	4.50																			

	<p style="text-align: center;"><b>Year wise returns for the last financial year</b></p>  <table border="1" style="margin-left: auto; margin-right: auto;"> <caption>Year wise returns for the last financial year</caption> <thead> <tr> <th>Category</th> <th>Return (%)</th> </tr> </thead> <tbody> <tr> <td>STP Returns (%)</td> <td>~6.5</td> </tr> <tr> <td>CRISIL Liquid Fund Index Returns (%)</td> <td>~4.0</td> </tr> </tbody> </table>		Category	Return (%)	STP Returns (%)	~6.5	CRISIL Liquid Fund Index Returns (%)	~4.0
Category	Return (%)							
STP Returns (%)	~6.5							
CRISIL Liquid Fund Index Returns (%)	~4.0							
<b>Expenses of the scheme</b> <b>(i) Load Structure</b> <b>(ii) Recurring Expenses</b>	<p>Entry Load – Nil; Exit Load – Nil</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 60%;">           i) First Rs. 100 cr. of average weekly net assets - 2.25%            ii) Next Rs. 300 cr. of average weekly net assets -2.00%            iii) Next Rs. 300 cr. of the average weekly net assets - 1.75%            iv) Balance of the average weekly net assets - 1.50%         </td> <td style="width: 40%;">           Actual expenses for the previous financial year:            Cash Plan - 0.77%            Dividend Plan - 0.73%            Short Term Plan - 0.71%         </td> </tr> </table> <p><b>In the case of Magnum InstaCash Fund, the overall recurring expense for all the Plans would be limited below 1%</b></p>		i) First Rs. 100 cr. of average weekly net assets - 2.25% ii) Next Rs. 300 cr. of average weekly net assets -2.00% iii) Next Rs. 300 cr. of the average weekly net assets - 1.75% iv) Balance of the average weekly net assets - 1.50%	Actual expenses for the previous financial year: Cash Plan - 0.77% Dividend Plan - 0.73% Short Term Plan - 0.71%				
i) First Rs. 100 cr. of average weekly net assets - 2.25% ii) Next Rs. 300 cr. of average weekly net assets -2.00% iii) Next Rs. 300 cr. of the average weekly net assets - 1.75% iv) Balance of the average weekly net assets - 1.50%	Actual expenses for the previous financial year: Cash Plan - 0.77% Dividend Plan - 0.73% Short Term Plan - 0.71%							
<b>Tax treatment for the Investors</b>	<p>a. Tax benefit is available under sections 48 &amp; 112 of the Income Tax Act, 1961 on capital gains for resident Indians. The Magnum holders will have the option to pay the long-term capital gains tax @ 10% (plus applicable surcharge) without the cost inflation index benefit or @ 20% (plus applicable surcharge) with the cost inflation index benefit, whichever is more beneficial.</p> <p>b. Income distributed by debt schemes will be subject to a dividend distribution tax of 12.5 % (plus applicable surcharge) for retail investors and 20% (plus applicable surcharge) for corporate investors but the income is tax free in the hands of the investor.</p> <p>c. Magnums held under this scheme will not be liable to wealth tax.</p>							
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>. NAV of Magnum InstaCash Fund – Cash Plan and Dividend Plan would also be declared on the Saturday, Sunday and Holidays.</p>							
<b>For investor grievance please contact</b>	<b>Registrar</b> Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 'GEMS' Foundation, 383, Anna Salai, Saidapet, Chennai - 600 015	<b>Mutual Fund</b> Mr. G. Kandasubramanian Asst. Vice President Investor Relations Officer 191 E Maker Tower, Cuffe Parade, Mumbai 400 005 Tel: 022-22180244/22180221 Fax: 022-22180244 Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a>						
<b>Unit holders' Information</b>	<p>Account statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.</p>							

Date : 30.09.2004

## Key Information Memorandum

### II. MAGNUM INSTITUTIONAL INCOME FUND

Open-ended Liquid Scheme



**Continuous Offer for sale of Magnums of Rs. 10 for cash at NAV**

<b>Investment Objective</b>	To provide attractive returns to the Magnum holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt and money market instruments.		
<b>Asset Allocation Pattern of the scheme</b>	<i>Types of instruments</i>	<i>Normal Allocation (% of net assets) - Savings Plan</i>	
	Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds, Government Securities including Securitized Debt and International Bonds	Upto 25% *	
	Of which Securitized Debt	Not more than 10% of the investments in debt instruments	
	Of which International Bonds	Within SEBI stipulated limits	
	Derivative instruments	Within approved limits	
	Cash and Call and Money Market Instruments ^	Upto 100%	
	*Investment in Corporate Bonds and Debentures will be in securities with maturities not exceeding 5 years. <b>However under normal market conditions, investment in Corporate Bonds and Debentures will predominantly be in securities with maturities not exceeding twelve months.</b> ^ Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.		
<b>Risk Profile of the scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Savings Plan (Growth and Dividend options).  <b>Magnum Institutional Income Fund – Savings Plan has been categorized as a Liquid Scheme under SEBI guidelines.</b>		
<b>Applicable NAV</b>	<p><b>For sale of Magnums</b></p> <p>In respect of valid applications, closing NAV of the day immediately previous to the day on which funds are available for utilization by the fund shall be applicable. However, in respect of any application received after 1 p.m. by the Mutual Fund and the funds are available for utilization by the fund on the same day, closing NAV of the day immediately previous to the next business day shall be applicable.</p> <p><b>For repurchase of Magnums</b></p> <p>In respect of valid applications received upto 10:00 a.m., by the Mutual Fund at any of the designated collection centres, previous day's closing NAV shall be applicable. In respect of valid applications received after 10:00 a.m. by the Mutual Fund, same day's closing NAV of the day immediately previous to the next business day shall be applicable.</p>		
<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 50 lakhs	Multiples of Rs. 10 lakhs	Rs. 1lakhs

\*\* "The assigned AAAf rating is valid only for Magnum Institutional Income Fund-Savings Plan. The rating of CRISIL is not an opinion of the Asset Management Company's willingness or ability to make timely payments to the investor. The rating is also not an opinion on the stability of the NAV of the fund, which could vary with market developments."

<b>Despatch of Repurchase request</b>	Within 10 working days of the receipt of the redemption request at the authorized centre of SBI Mutual Fund. However in case of this scheme, the Mutual Fund will endeavour to dispatch the redemption proceeds within 24 hours from the receipt of the request.		
<b>Benchmark Index</b>	CRISIL Liquid Fund Index		
<b>Dividend Policy</b>	Daily Dividends under the Magnum Institutional Income Fund – Savings Plan with automatic reinvestment.  Dividend declaration in the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager and no returns is assured under the scheme.		
<b>Name of the Fund Manager</b>	Mr. K. Ramkumar		
<b>Board of Trustees</b>	State Bank of India (SBI) has been designated as the Principal Trustee and has appointed the Board of Trustees to supervise the activities of the Fund.		
<b>Performance of the scheme (As on 31<sup>st</sup> August 2004)</b>	(Since Magnum Institutional Income Fund has been in existence for less than 1 year, the returns of Magnum InstaCash Fund - Cash Plan is indicated)		
	<b>Compounded Annualized Returns</b>	<b>MICF - Cash Plan Returns (%)</b>	<b>CRISIL Liquid Fund Index Returns (%)</b>
	Returns for the last 1 year	4.58	3.99
	Returns for the last 3 years	5.90	N. A.
	Returns for the last 5 years	7.05	N.A
	Returns since inception	7.27	N. A.
<b>Expenses of the scheme</b>			
<b>(i) Load Structure</b>	Entry Load – Nil; Exit Load – Nil		
<b>(ii) Recurring Expenses</b>	i) First Rs. 100 cr. of average weekly net assets - 2.25% ii) Next Rs. 300 cr. of average weekly net assets -2.00% iii) Next Rs. 300 cr. of the average weekly net assets - 1.75% iv) Balance of the average weekly net assets - 1.50%	Actual expenses for the previous financial year:  Savings Plan – 0.55%  Investment Plan – 0.75%	
	<b>In the case of Magnum Institutional Income Fund - Savings Plan, the overall recurring expense would be limited below 1%</b>		
<b>Tax treatment for the Investors</b>	a. Tax benefit is available under sections 48 & 112 of the Income Tax Act, 1961 on capital gains for resident Indians. The Magnum holders will have the option to pay the long term capital gains tax @ 10% (plus applicable surcharge) without the cost inflation index benefit or @ 20% (plus applicable surcharge) with the cost inflation index benefit, whichever is more beneficial.  b. Income distributed by debt schemes will be subject to a dividend distribution tax of 12.5 % (plus applicable surcharge) for retail investors and 20% (plus applicable surcharge) for corporate investors but the income is tax free in the hands of the investor.  c. Magnums held under this scheme will not be liable to wealth tax.		

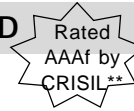
## Key Information Memorandum

<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> . NAV of Magnum Institutional Income Fund – Savings Plan would also be declared on the Saturday, Sunday and Holidays.	
<b>For investor grievance please contact</b>	<b>Registrar</b> Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 'GEMS' Foundation, 383, Anna Salai, Saidapet, Chennai - 600 015	<b>Mutual Fund</b> Mr. G. Kandasubramanian Asst. Vice President Investor Relations Officer 191 E Maker Tower, Cuffe Parade, Mumbai 400 005 Tel: 022-22180244/22180221 Fax: 022-22180244 Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a>
<b>Unit holders' Information</b>	Account statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.	

Date : 30.09.2004

**III. MAGNUM INCOME FUND**

Open-ended Debt Scheme

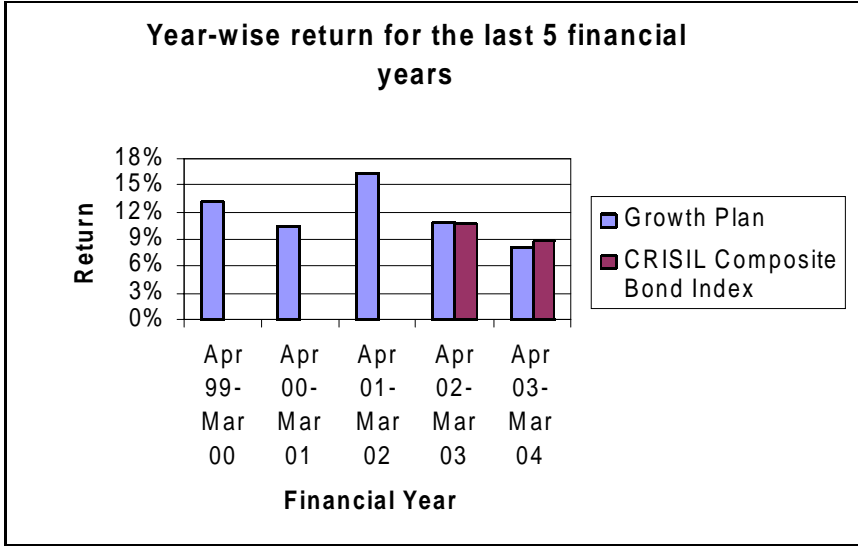

**Continuous Offer for sale of Magnums of Rs. 10 for cash at NAV related prices**

<b>Investment Objective</b>	<b>Dividend, Growth and Bonus Plans</b> To provide investors an opportunity to earn, in accordance with their requirements, through capital gains or through regular dividends, returns that would be higher than returns offered by comparable investment avenues through investment in debt and money market securities. <b>Floating Rate Plan</b> To endeavour to mitigate interest rate risk and seek to generate regular income alongwith opportunities for capital appreciation through a portfolio investing in Floating Rate debt securities, fixed rate securities, derivative instruments as well as in Money Market instruments.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation (% of net assets)</b>
<b>Dividend, Growth and Bonus Plans</b>	Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds, Government Securities and Securitized Debt	Up to 90%
	Of which Securitized Debt	Up to 20%
	Money Market Instruments ^	Up to 25%
	Cash and Call Money	Up to 25%
	Units of Other Mutual Funds	Up to 5%
<b>Floating Rate Plan</b>	<b>Types of Instruments</b>	<b>Normal Allocation (% of net assets)</b>
	Floating rate debt, money market and derivative instruments	Atleast 65%
	Fixed rate debt, money market and derivative instruments	Not exceeding 35%
	Investments in Corporate Bonds and Debentures in Floating Rate (Short Term) Plan would be in securities with maturities not exceeding 3 years. Investment in Securitized Debt would not exceed 30% of the investments in Floating/Fixed rate securities while investments in International Bonds would be within SEBI stipulated limits. ^ Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.	
<b>Risk Profile of the scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	
<b>Plans and Options</b>	Dividend Plan, Growth Plan, Bonus Plan and Floating Rate Plan. The Floating Rate Plan has options of Short Term Plan (Dividend and Growth options) and Long Term Plan (Regular (Dividend and Growth)) and Long Term Plan (Institutional (Dividend and Growth))	

\*\* "The assigned AAf rating is valid only for the Magnum Income Fund (Growth, Dividend & Bonus Plans). The rating of CRISIL is not an opinion of the Asset Management Company's willingness or ability to make timely payments to the investor. The rating is also not an opinion on the stability of the NAV of the fund, which could vary with market developments"

## Key Information Memorandum

<b>Applicable NAV</b>	<p><b>For sale of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For repurchase of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres, same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres, the closing NAV of the next business day shall be applicable.</p>		
<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 2000	Multiples of Rs. 500	Rs. 1000
	Rs. 50 lakhs (For Floating Rate Long –Term (Institutional) Plan)	Rs. 10 lakhs	Rs. 1000
<b>Dispatch of Repurchase request</b>	Within 10 working days of the receipt of the redemption request at the authorized centre of SBI Mutual Fund. Repurchase warrants would normally be dispatched to the investor within 3 business days from the date of receipt of repurchase request.		
<b>Benchmark Index</b>	CRISIL Composite Bond Index (For Dividend, Growth and Bonus Plans); CRISIL Liquid Fund Index (For Floating Rate Plan – Short Term Plan and Long Term Plan)		
<b>Dividend Policy</b>	<p>Semi-annual Dividends under the Dividend Plan. Under the Bonus Plan, the returns would be through declaration of Bonus Magnums at periodic intervals subject to the availability of distributable surplus and at the discretion of the Fund Manager. Pursuant to the allotment of bonus units the NAV of the scheme will fall in proportion to the bonus units allotted and as a result the total value of units held by you would remain the same.</p> <p>Floating Rate Plan (Short Term – Dividend option) would endeavour to declare dividends on a monthly basis while the Floating Rate Plan (Long Term (Regular and Institutional – Dividend options) would endeavour to declare dividends on a quarterly basis.</p> <p>The Dividend option under all the Plans offers the facility of payout or reinvestment of dividend. Dividend declaration under the Plans is subject to the availability of distributable surplus and at the discretion of the Fund Manager and no returns is assured under the scheme.</p>		
<b>Name of the Fund Manager</b>	<p>Mr. Ganti. N. Murthy (Growth, Dividend and Bonus Plans)</p> <p>Mr. K. Ramkumar (Floating Rate Plan)</p>		
<b>Board of Trustees</b>	State Bank of India (SBI) has been designated as the Principal Trustee and has appointed the Board of Trustees to supervise the activities of the Fund.		

Performance of the scheme (As on 31 <sup>st</sup> August 2004)	<b>Compounded Annualized Returns</b>	<b>Growth Plan (%)</b>	<b>CRISIL Composite Bond Index Returns (%)</b>																		
	Returns for the last 1 year	0.11	-0.35%																		
	Returns for the last 3 years	8.59	N.A.																		
	Returns for the last 5 years	10.21	N.A.																		
	Returns since inception	10.77																			
Magnum Income Fund – Floating Rate Plan was launched in July 2004. In the absence of a comparable scheme, the performance of the Floating Rate Plan is not being indicated.																					
<b>Year-wise return for the last 5 financial years</b>																					
 <table border="1" style="margin: auto;"> <thead> <tr> <th>Financial Year</th> <th>Growth Plan (%)</th> <th>CRISIL Composite Bond Index (%)</th> </tr> </thead> <tbody> <tr> <td>Apr 99-Mar 00</td> <td>12.5</td> <td>-</td> </tr> <tr> <td>Apr 00-Mar 01</td> <td>10.5</td> <td>-</td> </tr> <tr> <td>Apr 01-Mar 02</td> <td>16.5</td> <td>-</td> </tr> <tr> <td>Apr 02-Mar 03</td> <td>11.0</td> <td>11.0</td> </tr> <tr> <td>Apr 03-Mar 04</td> <td>8.0</td> <td>9.0</td> </tr> </tbody> </table>				Financial Year	Growth Plan (%)	CRISIL Composite Bond Index (%)	Apr 99-Mar 00	12.5	-	Apr 00-Mar 01	10.5	-	Apr 01-Mar 02	16.5	-	Apr 02-Mar 03	11.0	11.0	Apr 03-Mar 04	8.0	9.0
Financial Year	Growth Plan (%)	CRISIL Composite Bond Index (%)																			
Apr 99-Mar 00	12.5	-																			
Apr 00-Mar 01	10.5	-																			
Apr 01-Mar 02	16.5	-																			
Apr 02-Mar 03	11.0	11.0																			
Apr 03-Mar 04	8.0	9.0																			
<b>Expenses of the scheme</b>	<b>For Growth, Dividend and Bonus Plans</b>																				
<b>(i) Load Structure</b>	Entry Load – Nil; Exit Load – 0.5% for exit within 6 months from the date of investment for investment amounts upto and including Rs. 50 lakhs. No exit load for investment amounts above Rs. 50 lakhs.																				
	<b>For Floating Rate Plan</b>																				
	Short Term Plan and Long Term (Institutional) Plan: Entry Load – Nil; Exit Load – Nil																				
	Long Term (Regular) Plan - Entry Load – Nil; Exit Load – 0.5% for exit within 6 months from the date of investments for investment amounts upto and including Rs. 50 lakhs. No exit load for investment amounts above Rs. 50 lakhs.																				
<b>(ii) Recurring Expenses</b>	i) First Rs. 100 cr. of average weekly net assets - 2.25% ii) Next Rs. 300 cr. of average weekly net assets -2.00% iii) Next Rs. 300 cr. of the average weekly net assets - 1.75% iv) Balance of the average weekly net assets - 1.50%	Actual expenses for the previous financial year: 1.47%																			

## Key Information Memorandum

<b>Tax treatment for the Investors</b>	<ol style="list-style-type: none"> <li>1. Tax benefit is available under sections 48 &amp; 112 of the Income Tax Act, 1961 on capital gains for resident Indians. The Magnum holders will have the option to pay the long term capital gains tax @ 10% (plus applicable surcharge) without the cost inflation index benefit or @ 20% (plus applicable surcharge) with the cost inflation index benefit, whichever is more beneficial.</li> <li>2. Income distributed by debt schemes will be subject to a dividend distribution tax of 12.5 % (plus applicable surcharge) for retail investors and 20% (plus applicable surcharge) for corporate investors but the income is tax free in the hands of the investor.</li> <li>3. Magnums held under this scheme will not be liable to wealth tax.</li> </ol>	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .	
<b>For investor grievance please contact</b>	<b>Registrar</b> Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 'GEMS' Foundation, 383, Anna Salai, Saidapet, Chennai - 600 015	<b>Mutual Fund</b> Mr. G. Kandasubramanian Asst. Vice President Investor Relations Officer 191 E Maker Tower, Cuffe Parade, Mumbai 400 005 Tel: 022-22180244/22180221 Fax: 022-22180244 Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a>
<b>Unit holders' Information</b>	Account statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.	

Date : 30.09.2004

#### IV. MAGNUM GILT FUND

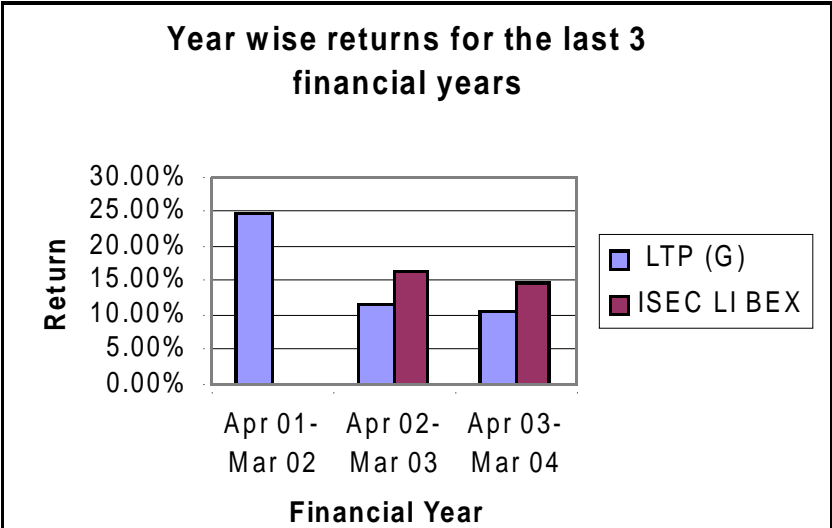
Open-ended dedicated Gilt Scheme

**Continuous Offer for sale of Magnums of Rs. 10 for cash at NAV related prices**

<b>Investment Objective</b>	To provide the investors with returns generated through investments in government securities issued by the Central Government and / or a State Government.		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>		<b>Normal Allocation (% of net assets)</b>
	Government of India dated securities		Upto 100%
	State Government dated securities		Upto 100%
	Government of India Treasury Bills		Upto 100%
<b>Risk Profile of the scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Short Term Plan (Dividend and Growth); Long Term Plan (Dividend and Growth), Long Term PF Plan – Regular and Fixed Period (1 - Year, 2 Years and 3-Years) with Dividend and Growth options		
<b>Applicable NAV</b>	<p><b>For sale of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For repurchase of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres, same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres, the closing NAV of the next business day shall be applicable.</p>		
<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 25000 (Growth option); Rs. 100000 (Dividend option)	Multiples of Rs. 5000	Rs. 1000
<b>Despatch of Repurchase request</b>	Within 10 working days of the receipt of the redemption request at the authorized centre of SBI Mutual Fund. Repurchase warrants would normally be dispatched to the investor within 3 business days from the date of repurchase.		
<b>Benchmark Index</b>	ISEC SI BEX (Short Term Plan); ISEC LI BEX (Long Term Plan)		
<b>Dividend Policy</b>	<p>Monthly dividend under the Short Term Plan; Quarterly dividend under the Long Term Plan</p> <p>The Dividend option under the Plans offers the facility of payout or reinvestment of dividend. Dividend declaration under the Plans is subject to the availability of distributable surplus and at the discretion of the Fund Manager and no returns is assured under the scheme.</p>		

## Key Information Memorandum

<b>Name of the Fund Manager</b>	Mr. Ganti. N. Murthy													
<b>Board of Trustees</b>	State Bank of India (SBI) has been designated as the Principal Trustee and has appointed the Board of Trustees to supervise the activities of the Fund.													
<b>Performance of the scheme (As on 31<sup>st</sup> August 2004)</b>	<b>Short Term Plan</b>													
	<b>Compounded Annualized Returns</b>	<b>Growth Option (%)</b>	<b>SEC SI BEX Returns (%)</b>											
	Returns for the last 1 year	1.99	4.06											
	Returns for the last 3 years	6.76	N.A.											
	Returns since inception	8.10	N.A.											
	<b>Long Term Plan</b>													
	<b>Compounded Annualized Returns</b>	<b>Growth Option (%)</b>	<b>ISEC LI BEX Returns (%)</b>											
	Returns for the last 1 year	-1.01	-1.74											
	Returns for the last 3 years	11.19	N.A.											
	Returns since inception	12.68	N.A.											
	<b>Magnum Gilt Fund – Short Term Plan (Growth)</b>													
	<div style="border: 1px solid black; padding: 10px;"> <p style="text-align: center;"><b>Year-wise returns for the last 3 financial years</b></p> <table border="1" style="margin: 10px auto; border-collapse: collapse;"> <caption>Year-wise returns for the last 3 financial years</caption> <thead> <tr> <th>Financial Year</th> <th>STP (G)</th> <th>SEC SI BEX</th> </tr> </thead> <tbody> <tr> <td>Apr 01-Mar 02</td> <td>13.00%</td> <td>0.00%</td> </tr> <tr> <td>Apr 02-Mar 03</td> <td>7.00%</td> <td>8.00%</td> </tr> <tr> <td>Apr 03-Mar 04</td> <td>7.00%</td> <td>8.00%</td> </tr> </tbody> </table> </div>			Financial Year	STP (G)	SEC SI BEX	Apr 01-Mar 02	13.00%	0.00%	Apr 02-Mar 03	7.00%	8.00%	Apr 03-Mar 04	7.00%
Financial Year	STP (G)	SEC SI BEX												
Apr 01-Mar 02	13.00%	0.00%												
Apr 02-Mar 03	7.00%	8.00%												
Apr 03-Mar 04	7.00%	8.00%												

	<p>Magnum Gilt Fund – Long Term Plan (Growth)</p> <div style="border: 1px solid black; padding: 10px; text-align: center;"> <p><b>Year wise returns for the last 3 financial years</b></p>  <table border="1" style="margin: 0 auto; border-collapse: collapse;"> <caption>Data for Year wise returns for the last 3 financial years</caption> <thead> <tr> <th>Financial Year</th> <th>LTP (G)</th> <th>ISEC LI BEX</th> </tr> </thead> <tbody> <tr> <td>Apr 01- Mar 02</td> <td>24.5%</td> <td>16.5%</td> </tr> <tr> <td>Apr 02- Mar 03</td> <td>11.5%</td> <td>14.5%</td> </tr> <tr> <td>Apr 03- Mar 04</td> <td>10.5%</td> <td>14.5%</td> </tr> </tbody> </table> </div>		Financial Year	LTP (G)	ISEC LI BEX	Apr 01- Mar 02	24.5%	16.5%	Apr 02- Mar 03	11.5%	14.5%	Apr 03- Mar 04	10.5%	14.5%
Financial Year	LTP (G)	ISEC LI BEX												
Apr 01- Mar 02	24.5%	16.5%												
Apr 02- Mar 03	11.5%	14.5%												
Apr 03- Mar 04	10.5%	14.5%												
<p><b>Expenses of the scheme</b></p> <p><b>(i) Load Structure</b></p>	<p>Entry Load – Nil; Contingent Deferred Sales Charge (CDSC) -0.15% for exit within 15 days from the Short Term Plan; 0.25% for exit within 90 days from the Long Term (Regular) Plan.</p> <p>PF (Regular) Plan – Entry Load – Nil, Exit Load - Nil</p> <p><b>Exit Load (For PF (Fixed Period) Plans only)</b></p> <p>PF Fixed Period (1 Year) - 0.50% within 1 year from the date of investment; Nil thereafter</p> <p>PF Fixed Period (2 Years) - 0.70% within 1 year from the date of investment; 0.35% between 1 to 2 years from the date of investment; Nil thereafter</p> <p>PF Fixed Period (3 Years) - 0.90% within 1 year from the date of investment; 0.45% between 1 to 2 years from the date of investment; Nil thereafter</p>													
<p><b>(ii) Recurring Expenses</b></p>	<p>i) First Rs. 100 cr. of average weekly net assets - 2.25%</p> <p>ii) Next Rs. 300 cr. of average weekly net assets -2.00%</p> <p>iii) Next Rs. 300 cr. of the average weekly net assets - 1.75%</p> <p>iv) Balance of the average weekly net assets - 1.50%</p>	<p>Actual expenses for the previous financial year:</p> <p>Short Term Plan – Dividend – 1.50%</p> <p>Short Term Plan – Growth – 1.37%</p> <p>Long Term Plan – Dividend – 1.21%</p> <p>Long Term Plan – Growth – 1.37%</p>												

## Key Information Memorandum

<b>Tax treatment for the Investors</b>	<ol style="list-style-type: none"> <li>1. Tax benefit is available under sections 48 &amp; 112 of the Income Tax Act, 1961 on capital gains for resident Indians. The Magnum holders will have the option to pay the long term capital gains tax @ 10% (plus applicable surcharge) without the cost inflation index benefit or @ 20% (plus applicable surcharge) with the cost inflation index benefit, whichever is more beneficial.</li> <li>2. Income distributed by debt schemes will be subject to a dividend distribution tax of 12.5 % (plus applicable surcharge) for retail investors and 20% (plus applicable surcharge) for corporate investors but the income is tax free in the hands of the investor.</li> <li>3. Magnums held under this scheme will not be liable to wealth tax.</li> </ol>	
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p>	
<b>For investor grievance please contact</b>	<b>Registrar</b> Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 'GEMS' Foundation, 383, Anna Salai, Saidapet, Chennai - 600 015	<b>Mutual Fund</b> Mr. G. Kandasubramanian Asst. Vice President Investor Relations Officer 191 E Maker Tower, Cuffe Parade, Mumbai 400 005 Tel: 022-22180244/22180221 Fax: 022-22180244 Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a>
<b>Unit holders' Information</b>	<p>Account statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.</p>	

Date : 30.09.2004

**V. MAGNUM MONTHLY INCOME PLAN\***

\*(An open-ended fund. Monthly Income is not assured and is subject to the availability of distributable surplus)

**Continuous Offer for sale of Magnums of Rs. 10 for cash at NAV related prices**

<b>Investment Objective</b>	To provide regular income, liquidity and attractive returns to the investors through an actively managed portfolio of debt, equity and money market instruments.		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>		<b>Normal Allocation (% of net assets)</b>
	Equity and equity related instruments		Not more than 15%
	Debt instruments (including securitized debt) and Government Securities and Money Market Instruments ^		Not less than 85%
	Securitized debt		Not more 10% of the investments in debt instruments
^ Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.			
<b>Risk Profile of the scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Dividend Plan with Monthly option, Quarterly option and Annual Option; Growth Plan		
<b>Applicable NAV</b>	<p><b>For sale of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For repurchase of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres at any of the designated collection centres, same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres, the closing NAV of the next business day shall be applicable.</p>		
<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 10000	Multiples of Rs. 500	Rs.500
<b>Despatch of Repurchase request</b>	Within 10 working days of the receipt of the redemption request at the authorized centre of SBI Mutual Fund. Repurchase warrants would normally be dispatched to the investor within 3 business days from the date of repurchase.		
<b>Benchmark Index</b>	CRISIL MIP Blended Index		
<b>Dividend Policy</b>	<p>Monthly, Quarterly and Annual dividends under the Dividend Plan</p> <p>The Dividend options offer the facility of payout or reinvestment of dividend. Dividend declaration is subject to the availability of distributable surplus and at the discretion of the Fund Manager and no returns is assured under the scheme.</p>		

## Key Information Memorandum

<b>Name of the Fund Manager</b>	Ms. Bekxy Kuriakose																
<b>Board of Trustees</b>	State Bank of India (SBI) has been designated as the Principal Trustee and has appointed the Board of Trustees to supervise the activities of the Fund.																
<b>Performance of the scheme (As on 31<sup>st</sup> August 2004)</b>	<b>Compounded Annualized Returns</b>	<b>Dividend Plan</b>			<b>Growth Plan Returns (%)</b>	<b>CRISIL MIP Blended Index Returns (%)</b>											
		<b>Monthly Dividend Returns (%)</b>	<b>Quarterly Dividend Returns (%)</b>	<b>Annual Dividend Returns (%)</b>													
	Returns for the last 1 year	5.38	3.61	4.64	7.01	4.10											
	Returns for the last 3 years	8.30	7.66	9.10	8.24	N.A.											
Returns since inception	8.68	8.45	9.97	9.24	N.A.												
<b>Magnum Monthly Income Plan (Growth)</b>																	
<div style="border: 1px solid black; padding: 10px;"> <p style="text-align: center;"><b>Year-wise returns for the last 3 financial years</b></p> <table border="1" style="margin: 10px auto; border-collapse: collapse;"> <caption>Data for Year-wise returns for the last 3 financial years</caption> <thead> <tr> <th>Financial Year</th> <th>Growth Plan (%)</th> <th>CRISIL MIP Blended Index (%)</th> </tr> </thead> <tbody> <tr> <td>Apr 01- Mar 02</td> <td>10.00</td> <td>7.00</td> </tr> <tr> <td>Apr 02- Mar 03</td> <td>7.00</td> <td>6.50</td> </tr> <tr> <td>Apr 03- Mar 04</td> <td>15.00</td> <td>18.00</td> </tr> </tbody> </table> </div>						Financial Year	Growth Plan (%)	CRISIL MIP Blended Index (%)	Apr 01- Mar 02	10.00	7.00	Apr 02- Mar 03	7.00	6.50	Apr 03- Mar 04	15.00	18.00
Financial Year	Growth Plan (%)	CRISIL MIP Blended Index (%)															
Apr 01- Mar 02	10.00	7.00															
Apr 02- Mar 03	7.00	6.50															
Apr 03- Mar 04	15.00	18.00															
<b>Expenses of the scheme</b>	Entry Load – Nil; Exit Load – 0.5% for exit within 6 months from the date of investments for investment amounts upto and including Rs. 50 lakhs. No exit load for investment amounts above Rs. 50 lakhs.																
<b>(i) Load Structure</b>																	
<b>(ii) Recurring Expenses</b>	<ul style="list-style-type: none"> <li>i) First Rs. 100 cr. of average weekly net assets - 2.25%</li> <li>ii) Next Rs. 300 cr. of average weekly net assets -2.00%</li> <li>iii) Next Rs. 300 cr. of the average weekly net assets - 1.75%</li> <li>iv) Balance of the average weekly net assets - 1.50%</li> </ul>	Actual expenses for the previous financial year: Monthly Dividend – 1.56% Quarterly Dividend – 1.82% Annual Dividend – 1.16% Growth Plan – 1.73%															

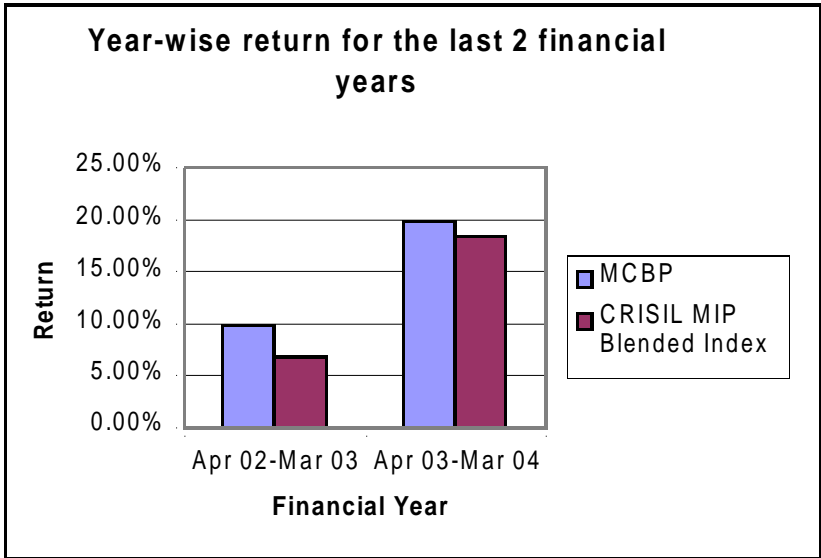
<b>Tax treatment for the Investors</b>	<ol style="list-style-type: none"> <li>1. Tax benefit is available under sections 48 &amp; 112 of the Income Tax Act, 1961 on capital gains for resident Indians. The Magnum holders will have the option to pay the long term capital gains tax @ 10% (plus applicable surcharge) without the cost inflation index benefit or @ 20% (plus applicable surcharge) with the cost inflation index benefit, whichever is more beneficial.</li> <li>2. Income distributed by debt schemes will be subject to a dividend distribution tax of 12.5 % (plus applicable surcharge) for retail investors and 20% (plus applicable surcharge) for corporate investors but the income is tax free in the hands of the investor.</li> <li>3. Magnums held under this scheme will not be liable to wealth tax.</li> </ol>	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .	
<b>For investor grievance please contact</b>	<b>Registrar</b> Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 'GEMS' Foundation, 383, Anna Salai, Saidapet, Chennai - 600 015	<b>Mutual Fund</b> Mr. G. Kandasubramanian Asst. Vice President Investor Relations Officer 191 E Maker Tower, Cuffe Parade, Mumbai 400 005 Tel: 022-22180244/22180221 Fax: 022-22180244 Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a>
<b>Unit holders' Information</b>	Account statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.	

**VI. MAGNUM CHILDREN'S BENEFIT PLAN**

Open-ended Debt Scheme

**Continuous Offer for sale of Magnums of Rs. 10 for cash at NAV related prices**

<b>Investment Objective</b>	To provide attractive returns to the Magnum holders by means of capital appreciation through an actively managed portfolio of debt, equity and money market instruments.		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>		<b>Normal Allocation (% of net assets)</b>
	Equity and equity related instruments		Not more than 25%*
	Debt instruments (including securitized debt) and Government Securities and Money Market Instruments ^		Upto 100%
	Securitized debt		Not more 10% of the investments in debt instruments
	<p>*The scheme however intends to invest only 20% of the corpus in equity and equity related instruments. Any investment in equity and equity related instruments above 20% but within 25% would depend on market conditions if it is deemed to be in the larger interests of the Magnum holders and would be with the prior approval of the Managing Director.</p> <p>^ Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.</p>		
<b>Risk Profile of the scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Growth Plan		
<b>Applicable NAV</b>	<p><b>For sale of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. at any of the designated collection centres by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. at any of the designated collection centres by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For repurchase of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres, same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres, the closing NAV of the next business day shall be applicable.</p>		
<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 1500	Multiples of Rs. 100	Rs.1000
<b>Despatch of Repurchase request</b>	Within 10 working days of the receipt of the redemption request at the authorized centers of SBI Mutual Fund. Repurchase warrants would normally be dispatched to the investor within 3 business days from the date of repurchase.		

<b>Benchmark Index</b>	CRISIL MIP Blended Index										
<b>Dividend Policy</b>	The scheme currently does not have a provision for declaration of dividend.										
<b>Board of Trustees</b>	State Bank of India (SBI) has been designated as the Principal Trustee and has appointed the Board of Trustees to supervise the activities of the Fund.										
<b>Name of the Fund Manager</b>	Ms. Bekxy Kuriakose										
<b>Performance of the scheme (As on 31<sup>st</sup> August 2004)</b>	<b>Compounded Annualized Returns</b>	<b>MCBP Returns (%)</b>	<b>CRISIL MIP Blended Index Returns (%)</b>								
	Returns for the last 1 year	9.01	4.10								
	Returns since inception	11.00	N.A.								
	<div style="text-align: center;"> <b>Year-wise return for the last 2 financial years</b> </div>  <table border="1" style="margin-left: auto; margin-right: auto;"> <caption>Year-wise return for the last 2 financial years</caption> <thead> <tr> <th>Financial Year</th> <th>MCBP (%)</th> <th>CRISIL MIP Blended Index (%)</th> </tr> </thead> <tbody> <tr> <td>Apr 02-Mar 03</td> <td>9.01</td> <td>4.10</td> </tr> <tr> <td>Apr 03-Mar 04</td> <td>11.00</td> <td>N.A.</td> </tr> </tbody> </table>			Financial Year	MCBP (%)	CRISIL MIP Blended Index (%)	Apr 02-Mar 03	9.01	4.10	Apr 03-Mar 04	11.00
Financial Year	MCBP (%)	CRISIL MIP Blended Index (%)									
Apr 02-Mar 03	9.01	4.10									
Apr 03-Mar 04	11.00	N.A.									
<b>Expenses of the scheme</b>											
<b>(i) Load Structure</b>	Entry Load – 1.5%; Exit Load – 3% for exit within 1 year; 2% for exit within 2 years; 1% for exit within 3 years from the date of investment.										
<b>(ii) Recurring Expenses</b>	<ul style="list-style-type: none"> <li>i) First Rs. 100 cr. of average weekly net assets - 2.25%</li> <li>ii) Next Rs. 300 cr. of average weekly net assets -2.00%</li> <li>iii) Next Rs. 300 cr. of the average weekly net assets - 1.75%</li> <li>iv) Balance of the average weekly net assets - 1.50%</li> </ul>	Actual expenses for the previous financial year: 2.01%									

## Key Information Memorandum

<b>Tax treatment for the Investors</b>	<ol style="list-style-type: none"> <li>1. Tax benefit is available under sections 48 &amp; 112 of the Income Tax Act, 1961 on capital gains for resident Indians. The Magnum holders will have the option to pay the long term capital gains tax @ 10% (plus applicable surcharge) without the cost inflation index benefit or @ 20% (plus applicable surcharge) with the cost inflation index benefit, whichever is more beneficial.</li> <li>2. Income distributed by debt schemes will be subject to a dividend distribution tax of 12.5 % (plus applicable surcharge) for retail investors and 20% (plus applicable surcharge) for corporate investors but the income is tax free in the hands of the investor.</li> <li>3. Magnums held under this scheme will not be liable to wealth tax.</li> </ol>	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .	
<b>For investor grievance please contact</b>	<b>Registrar</b> Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 'GEMS' Foundation, 383, Anna Salai, Saidapet, Chennai - 600 015	<b>Mutual Fund</b> Mr. G. Kandasubramanian Asst. Vice President Investor Relations Officer 191 E Maker Tower, Cuffe Parade, Mumbai 400 005 Tel: 022-22180244/22180221 Fax: 022-22180244 Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a>
<b>Unit holders' Information</b>	Account statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.	

### Group Personal Accident Insurance Policy

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

If the Magnum holder/either parent covered under the policy sustains any bodily injury resulting solely and directly from an accident caused by outward violent and visible means and shall within 12 calendar months of its occurrence be the sole and direct cause of the death of the Magnum holder/either parent, the parent/legal guardian may file the claim for insurance with National Insurance Company Limited, Division I, Sterling Cinema Building, Fort, Mumbai – 400 001.

The Group Personal Accident Insurance Policy Number for the insurance cover under this scheme is 260100/2001/8200300.

The following documents are required for processing claims – Xerox copies of the statement of account, Death certificate, post-mortem certificate, FIR, Inquest or Coroner's report and the completed claim form.

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

**Nomination of an Alternate Child:**

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

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

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

Date : 30.09.2004

**VII. MAGNUM INCOME PLUS FUND**

Open-ended Debt Scheme

**Continuous Offer for sale of Magnums of Rs. 10 for cash at NAV related prices**

<b>Investment Objective</b>	To provide attractive returns to the Magnum holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt, equity and money market instruments.		
<b>Asset Allocation Pattern of the scheme</b>	<i>Types of Instruments</i>	<i>Normal Allocation (% of net assets)</i>	
		<i>Savings Plan</i>	<i>Investment Plan</i>
	Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds, Government Securities including Securitized Debt and International Bonds	Up to 100%	Up to 100%
	Of which Securitized Debt	Not more than 10% of the investments in debt instruments	Not more than 10% of the investments in debt instruments
	Of which International Bonds	Within SEBI stipulated limits	Within SEBI stipulated limits
	Equity and equity related instruments	Nil	Up to 20%*
	Derivative Instruments	Within approved limits	Within approved limits
	Cash and Call and Money Market Instruments ^	Up to 25%	Up to 25%
		<p>*Only such stocks that comprise the BSE 100 index will be considered for investment under this Plan.</p> <p>^ Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.</p>	
<b>Risk Profile of the scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Savings Plan with Growth and Dividend Options; Investment Plan with Growth and Dividend Options		
<b>Applicable NAV</b>	<p><b>For sale of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For repurchase of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres, same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres , the closing NAV of the next business day shall be applicable.</p>		

<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 25000	Multiples of Rs. 5000	Rs.1000
<b>Despatch of Repurchase request</b>	Within 10 working days of the receipt of the redemption request at the authorized centre of SBI Mutual Fund. Repurchase warrants would normally be dispatched to the investor within 3 business days from the date of repurchase.		
<b>Benchmark Index</b>	CRISIL Composite Bond Index (Savings Plan); CRISIL MIP Blended Index (Investment Plan)		
<b>Dividend Policy</b>	Dividends would be declared on a quarterly basis under the dividend options of both Plans.  The Dividend option under both Plans offers the facility of payout or reinvestment of dividend. Dividend declaration under the Plans is subject to the availability of distributable surplus and at the discretion of the Fund Manager and no returns is assured under the scheme.		
<b>Name of the Fund Manager</b>	Ms. Bekxy Kuriakose		
<b>Board of Trustees</b>	State Bank of India (SBI) has been designated as the Principal Trustee and has appointed the Board of Trustees to supervise the activities of the Fund.		
<b>Performance of the scheme (As on 31<sup>st</sup> August 2004)</b>	Since the scheme has been existence for less than 1 year the performance of Magnum Income Fund – Growth Plan is indicated against MIPF - Saving Plan and MMIP – Growth Plan against MIPF - Investment Plan		
	<b>Compounded Annualized Returns</b>	<b>Growth Plan (%)</b>	<b>CRISIL Composite Bond Index Returns (%)</b>
	Returns for the last 1 year	0.11	-0.35%
	Returns for the last 3 years	8.59	N.A.
	Returns for the last 5 years	10.21	N.A.
	Returns since inception	10.77	
	<b>Compounded Annualized Returns</b>	<b>Scheme Returns (%)</b>	<b>CRISIL MIP Blended Index Returns (%)</b>
	Returns for the last 1 year	7.01	4.10
	Returns for the last 3 years	8.24	N.A.
	Returns since inception	9.24	N.A.
<b>Expenses of the scheme</b>			
<b>(i) Load Structure</b>	Entry Load – 1.5%; Exit Load – 1% for exit within 6 months; 0.5% for exit within 1 year		
<b>(ii) Recurring Expenses</b>	i) First Rs. 100 cr. of average weekly net assets - 2.25% ii) Next Rs. 300 cr. of average weekly net assets -2.00% iii) Next Rs. 300 cr. of the average weekly net assets - 1.75% iv) Balance of the average weekly net assets - 1.50%	Actual expenses for the previous financial year:  Savings Plan – 1.67%  Investment Plan – 1.61%	

## Key Information Memorandum

<b>Tax treatment for the Investors</b>	<ol style="list-style-type: none"> <li>1. Tax benefit is available under sections 48 &amp; 112 of the Income Tax Act, 1961 on capital gains for resident Indians. The Magnum holders will have the option to pay the long term capital gains tax @ 10% (plus applicable surcharge) without the cost inflation index benefit or @ 20% (plus applicable surcharge) with the cost inflation index benefit, whichever is more beneficial.</li> <li>2. Income distributed by debt schemes will be subject to a dividend distribution tax of 12.5 % (plus applicable surcharge) for retail investors and 20% (plus applicable surcharge) for corporate investors but the income is tax free in the hands of the investor.</li> <li>3. Magnums held under this scheme will not be liable to wealth tax.</li> </ol>	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .	
<b>For investor grievance please contact</b>	<b>Registrar</b> Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 'GEMS' Foundation, 383, Anna Salai, Saidapet, Chennai - 600 015	<b>Mutual Fund</b> Mr. G. Kandasubramanian Asst. Vice President Investor Relations Officer 191 E Maker Tower, Cuffe Parade, Mumbai 400 005 Tel: 022-22180244/22180221 Fax: 022-22180244 Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a>
<b>Unit holders' Information</b>	Account statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.	

### Group Life Insurance Policy

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

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

Date of investment	Amount deposited	NAV	Number of Units
25.10.2004	25000	10	2500
30.12.2004	30000	15	2000
25.03.2005	80000	20	4000
	135000		8500

The investor will be covered for a maximum sum assured of Rs. 135000 as on 25.10.2004. However if the investor decides to repurchase partially an amount of Rs. 75000 on 15.05.2005 at a NAV of Rs. 25, then the amount of insurance cover in this case would be computed as follows:

Amount repurchased – Rs. 75000

NAV on date of repurchase – Rs. 25

Number of units redeemed – 3000 (75000/25)

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

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

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

The Magnum holder can appoint a nominee to receive the claim amount in the event of the unfortunate death of the Magnum holder. Only Resident Indian individuals can be nominated. The nominee for the purpose of the insurance cover will be the same person as the nominee for the scheme. The insurance premium in respect of the insurance cover will be borne by the AMC. SBI Life Insurance Company Limited is providing the insurance cover and the Group Life Insurance Policy number is 83001002703.

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

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

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

Date : 30.09.2004

## Key Information Memorandum

### VIII. MAGNUM NRI INVESTMENT FUND

Open-ended Scheme offering two debt schemes and one equity oriented FlexiAsset Plan

**Continuous Offer for sale of Magnums of Rs. 10 for cash at NAV related prices**

<b>Investment Objective</b>	To provide attractive returns to the Magnum holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt, equity and money market instruments.			
<b>Asset Allocation Pattern of the scheme</b>	<i>Types of Instruments</i>	<i>Normal Allocation (% of net assets)</i>		
		<i>Short Term Bond Plan</i>	<i>Long Term Bond Plan</i>	<i>FlexiAsset Plan</i>
	Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds including Securitized Debt and International Bonds	Up to 25% @	Up to 100%	Up to 90% of the investments in debt instruments#
	Of which Securitized Debt	Not more than 30% of the investments in debt instruments	Not more than 30% of the investments in debt instruments	Not more than 30% of the investments in debt instruments#
	Of which International Bonds	Within approved limits	Within approved limits	Within approved limits
	Government Securities	Up to 25%	Up to 100%	Up to 100% of the investments in debt instruments#
	Equity and equity related instruments	Nil	Nil	Atleast 10% and not exceeding 80% at any time*
	Derivative Instruments	Within approved limits	Within approved limits	Within approved limits
	Cash and Call and Money Market Instruments ^	Up to 100%	Up to 25%	Up to 25%
<p>*Only such stocks that comprise the BSE 100 index will be considered for investment under this Plan.</p> <p># Debt Instruments will include Government Securities, Corporate Debenture and Bonds/PSU, FI, Government guaranteed Bonds including Securitized Debt and International Bonds, Debt related derivative instruments.</p> <p>^ Money Market Instruments will include Commercial Paper ,Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.</p> <p>@ In the case of Short Term Bond Plan, investments in Corporate Bonds and Debentures will be in securities with maturities not exceeding 5 years. The Short Term Bond Plan will be ideal for investors with a short-term investment horizon (less than six months) wherein investments will be predominantly in Money Market instruments. Investments in Cash, Call and Money Market instruments maybe increased upto 100% in this Plan at the discretion of the Fund Manager on temporary defensive considerations and in the interest of the Magnum Holders.</p>				

<b>Risk Profile of the scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Short Term Bond Plan, Long Term Bond Plan and FlexiAsset Plan. All Plans offer Growth and Dividend Options		
<b>Applicable NAV</b>	<p><b>For sale of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For repurchase of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres, same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres, the closing NAV of the next business day shall be applicable.</p>		
<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 50000	Multiples of Rs. 1000	Rs.1000
<b>Despatch of Repurchase request</b>	Within 10 working days of the receipt of the redemption request at the authorized centre of SBI Mutual Fund. Repurchase warrants would normally be dispatched to the investor within 3 business days from the date of repurchase in Short Term Bond Plan and Long Term Bond Plan and within 5 business days in Flexi Asset Plan.		
<b>Benchmark Index</b>	CRISIL Liquid Fund Index (Short Term Bond Plan); CRISIL Composite Bond Index (Long Term Bond Plan); CRISIL Composite Bond Index, CRISIL Balanced Fund Index and BSE 100 (FlexiAsset Plan)		
<b>Dividend Policy</b>	<p>Dividends would be declared on a monthly basis under the dividend option of Short Term Bond Plan. Dividends would be declared on a quarterly basis under the dividend option of Long Term Bond Plan. Under the Dividend option of the FlexiAsset Plan, dividends would be declared subject to the availability of distributable surplus.</p> <p>The Dividend option under the three Plans offers the facility of payout or reinvestment of dividend. Dividend declaration under the Plans is subject to the availability of distributable surplus and at the discretion of the Fund Manager and no returns is assured under the scheme.</p>		
<b>Name of the Fund Manager</b>	<p>Short Term Bond Plan and Long Term Bond Plan – Ms. Bekxy Kuriakose</p> <p>Flexi Asset Plan – Mr. Sachin Sawrikar</p>		
<b>Board of Trustees</b>	State Bank of India (SBI) has been designated as the Principal Trustee and has appointed the Board of Trustees to supervise the activities of the Fund.		

## Key Information Memorandum

<p><b>Performance of the scheme (As on 31<sup>st</sup> August 2004)</b></p> <p>Since the scheme has been existence for less than 1 year the performance of Magnum InstaCash Fund- Cash Plan is indicated against Short-Term Bond Plan, Magnum Income Fund – Growth Plan is indicated against Long-Term Bond Plan and Magnum Balanced Fund for Flexi Asset Plan</p>	<p><b>Compounded Annualized Returns</b></p>	<p><b>MICF - Cash Plan Returns (%)</b></p>	<p><b>CRISIL Liquid Fund Index Returns (%)</b></p>
	Returns for the last 1 year	4.58	3.99
	Returns for the last 3 years	5.90	N.A.
	Returns for the last 5 years	7.05	N.A.
	Returns since inception	7.27	N.A.
	<p><b>Compounded Annualized Returns</b></p>	<p><b>MIF - Growth Plan Returns (%)</b></p>	<p><b>CRISIL Composite Bond Index Returns (%)</b></p>
	Returns for the last 1 year	0.11	-0.35%
	Returns for the last 3 years	8.59	N.A.
	Returns for the last 5 years	10.21	N.A.
	Returns since inception	10.77	
	<p><b>Compounded Annualized Returns</b></p>	<p><b>Magnum Balanced Fund Returns (%)</b></p>	<p><b>CRISIL Balanced Fund Index Returns (%)</b></p>
	Returns for the last 1 year	43.42	14.48
	Returns for the last 3 years	24.06	N.A.
	Returns for the last 5 years	11.09	N.A.
Returns since inception	14.02	N.A.	
<p><b>Expenses of the scheme</b></p> <p><b>(i) Load Structure</b></p>	<p>Entry Load – Nil in Short Term Bond Plan and Long Term Bond Plan, 1.25% in FlexiAsset Plan; Exit Load – Nil for Short Term Bond Plan and FlexiAsset Plan, 0.5% for exit within 6 months in Long Term Bond Plan</p> <p>Securities Transaction Tax (STT) of 0.15% will be levied at the time of repurchases regardless of the amount of investment or date of investment under Flexi Asset Plan.</p>		
<p><b>(ii) Recurring Expenses</b></p>	<p>For Short Term Bond Plan and Long Term Bond Plan</p> <p>i) First Rs. 100 cr. of average weekly net assets - 2.25%</p> <p>ii) Next Rs. 300 cr. of average weekly net assets -2.00%</p> <p>iii) Next Rs. 300 cr. of the average weekly net assets - 1.75%</p> <p>iv) Balance of the average weekly net assets - 1.50%</p>	<p>Actual expenses for the previous financial year:</p> <p>Short Term Bond Plan – 0.96%</p> <p>Long Term Bond Plan – 1.59%</p> <p>Flexi Asset Plan – 1.64%</p>	
	<p>For Flexi Asset Plan (When exposure to equity and equity related instruments is more than 50% of the net assets)</p> <p>i) First Rs. 100 cr. of average weekly net assets - 2.50%</p> <p>ii) Next Rs. 300 cr. of average weekly net assets -2.25%</p> <p>iii) Next Rs. 300 cr. of the average weekly net assets – 2.00%</p> <p>iv) Balance of the average weekly net assets - 1.75%</p>		

<b>Tax treatment for the Investors</b>	<ol style="list-style-type: none"> <li>1. Tax benefit is available under sections 48 &amp; 112 of the Income Tax Act, 1961 on capital gains for resident Indians. The Magnum holders will have the option to pay the long-term capital gains tax @ 10% (plus applicable surcharge) without the cost inflation index benefit or @ 20% (plus applicable surcharge) with the cost inflation index benefit, whichever is more beneficial. Short Term Capital Gains from equity schemes would be taxed at 10% (plus applicable surcharge) while long-term capital gains would not be subject to any tax.</li> <li>2. Income distributed by debt schemes will be subject to a dividend distribution tax of 12.5 % (plus applicable surcharge) for retail investors and 20% (plus applicable surcharge) for corporate investors but the income is tax free in the hands of the investor.</li> <li>3. Income distributed by equity schemes will not be subject to dividend distribution tax and will be tax free in the hands of the investor.</li> <li>4. Magnums held under this scheme will not be liable to wealth tax.</li> </ol>		
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p>		
<b>For investor grievance please contact</b>	<table border="0"> <tr> <td data-bbox="416 869 979 1205"> <b>Registrar</b>            Computer Age Management Services Pvt. Ltd.,            (SEBI Registration No. : INR000002813)            'GEMS' Foundation, 383, Anna Salai,            Saidapet,            Chennai - 600 015         </td> <td data-bbox="979 869 1495 1205"> <b>Mutual Fund</b>            Mr. G. Kandasubramanian            Asst. Vice President            Investor Relations Officer            191 E Maker Tower, Cuffe Parade,            Mumbai 400 005            Tel: 022-22180244/22180221            Fax: 022-22180244            Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a> </td> </tr> </table>	<b>Registrar</b> Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 'GEMS' Foundation, 383, Anna Salai, Saidapet, Chennai - 600 015	<b>Mutual Fund</b> Mr. G. Kandasubramanian Asst. Vice President Investor Relations Officer 191 E Maker Tower, Cuffe Parade, Mumbai 400 005 Tel: 022-22180244/22180221 Fax: 022-22180244 Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a>
<b>Registrar</b> Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 'GEMS' Foundation, 383, Anna Salai, Saidapet, Chennai - 600 015	<b>Mutual Fund</b> Mr. G. Kandasubramanian Asst. Vice President Investor Relations Officer 191 E Maker Tower, Cuffe Parade, Mumbai 400 005 Tel: 022-22180244/22180221 Fax: 022-22180244 Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a>		
<b>Unit holders' Information</b>	<p>Account statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.</p>		

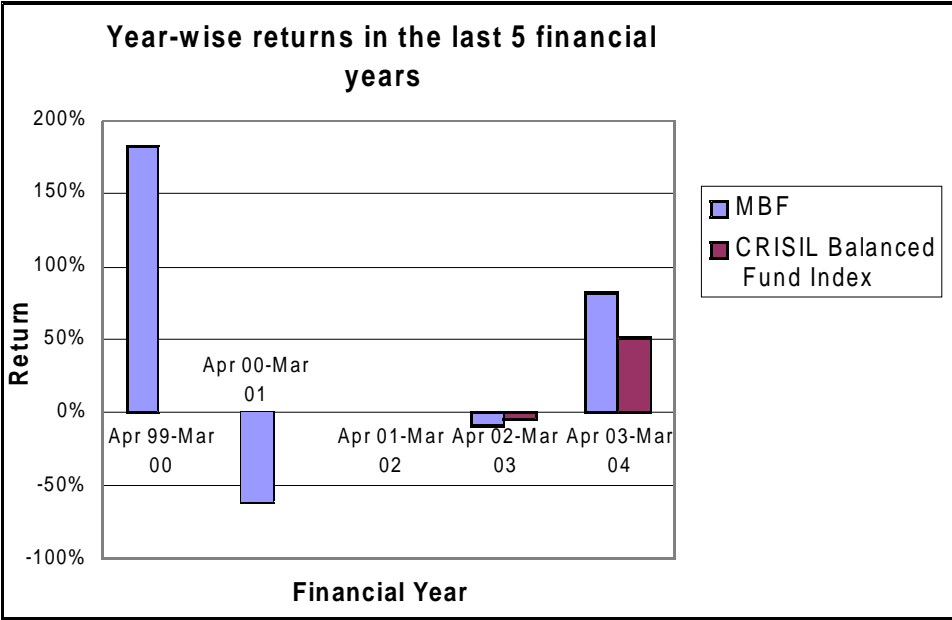
Date : 30.09.2004

**IX. MAGNUM BALANCED FUND**

Open-ended Balanced Scheme

**Continuous Offer for sale of Magnums of Rs. 10 for cash at NAV related prices**

<b>Investment Objective</b>	To provide investors long term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in a relatively safe portfolio of debt.		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>		<b>Normal Allocation (% of net assets)</b>
	Equity and equity related instruments		Atleast 50%
	Debt instruments like debentures, bonds, khokhas etc.		Upto 40%
	Money Market Instruments ^		Balance
	^ Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.		
<b>Risk Profile of the scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Growth Plan with Dividend (payout or reinvestment options)		
<b>Applicable NAV</b>	<p><b>For sale of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For repurchase of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres, same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres, the closing NAV of the next business day shall be applicable.</p>		
<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 1000	Multiples of Rs. 500	Rs.500
<b>Dispatch of Repurchase request</b>	Within 10 working days of the receipt of the redemption request at the authorized centers of SBI Mutual Fund. Repurchase warrants would normally be dispatched to the investor within 5 business days from the date of repurchase.		
<b>Benchmark Index</b>	CRISIL Balanced Fund Index		
<b>Dividend Policy</b>	Dividend declaration in the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager and no returns is assured under the scheme.		

<b>Name of the Fund Manager</b>	Mr. Sachin Sawrikar																				
<b>Board of Trustees</b>	State Bank of India (SBI) has been designated as the Principal Trustee and has appointed the Board of Trustees to supervise the activities of the Fund.																				
<b>Performance of the scheme (As on 31<sup>st</sup> August 2004)</b>	<b>Compounded Annualized Returns</b>	<b>MBF Returns (%)</b>	<b>CRISIL Balanced Fund Index Returns (%)</b>																		
	Returns for the last 1 year	43.42	14.48																		
	Returns for the last 3 years	24.06	N.A.																		
	Returns for the last 5 years	11.09	N.A.																		
	Returns since inception	14.02	N.A.																		
	<div style="text-align: center;"> <b>Year-wise returns in the last 5 financial years</b> </div>  <table border="1"> <caption>Data for Year-wise returns in the last 5 financial years</caption> <thead> <tr> <th>Financial Year</th> <th>MBF Return (%)</th> <th>CRISIL Balanced Fund Index Return (%)</th> </tr> </thead> <tbody> <tr> <td>Apr 99-Mar 00</td> <td>~180</td> <td>~0</td> </tr> <tr> <td>Apr 00-Mar 01</td> <td>~-60</td> <td>~0</td> </tr> <tr> <td>Apr 01-Mar 02</td> <td>~0</td> <td>~0</td> </tr> <tr> <td>Apr 02-Mar 03</td> <td>~-5</td> <td>~-2</td> </tr> <tr> <td>Apr 03-Mar 04</td> <td>~80</td> <td>~50</td> </tr> </tbody> </table>			Financial Year	MBF Return (%)	CRISIL Balanced Fund Index Return (%)	Apr 99-Mar 00	~180	~0	Apr 00-Mar 01	~-60	~0	Apr 01-Mar 02	~0	~0	Apr 02-Mar 03	~-5	~-2	Apr 03-Mar 04	~80	~50
Financial Year	MBF Return (%)	CRISIL Balanced Fund Index Return (%)																			
Apr 99-Mar 00	~180	~0																			
Apr 00-Mar 01	~-60	~0																			
Apr 01-Mar 02	~0	~0																			
Apr 02-Mar 03	~-5	~-2																			
Apr 03-Mar 04	~80	~50																			
<b>Expenses of the scheme</b>	Entry Load – 2.25% for investment upto and including Rs. 50 lakhs, 0.5% for investments above Rs. 50 lakhs upto and including Rs. 2 crores, Nil for investments above Rs. 2 crores; Exit Load – Nil;																				
<b>(i) Load Structure</b>	Securities Transaction Tax of 0.15% would be charged at the time of redemption for all investors regardless of the amount of investment/date of investment.																				
<b>(ii) Recurring Expenses</b>	<ul style="list-style-type: none"> <li>i) First Rs. 100 cr. of average weekly net assets - 2.50%</li> <li>ii) Next Rs. 300 cr. of average weekly net assets -2.25%</li> <li>iii) Next Rs. 300 cr. of the average weekly net assets – 2.00%</li> <li>iv) Balance of the average weekly net assets - 1.75%</li> </ul>	Actual expenses for the previous financial year: 1.58%																			

## Key Information Memorandum

<b>Tax treatment for the Investors</b>	<ol style="list-style-type: none"> <li>1. Tax benefit is available under sections 48 &amp; 112 of the Income Tax Act, 1961 on capital gains for resident Indians. Short Term Capital Gains from equity schemes would be taxed at 10% (plus applicable surcharge) while long term capital gains would not be subject to any tax.</li> <li>2. Income distributed by equity schemes will not be subject to dividend distribution tax and will be tax free in the hands of the investor.</li> <li>3. Magnums held under this scheme will not be liable to wealth tax.</li> </ol>	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .	
<b>For investor grievance please contact</b>	<b>Registrar</b> Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 'GEMS' Foundation, 383, Anna Salai, Saidapet, Chennai - 600 015	<b>Mutual Fund</b> Mr. G. Kandasubramanian Asst. Vice President Investor Relations Officer 191 E Maker Tower, Cuffe Parade, Mumbai 400 005 Tel: 022-22180244/22180221 Fax: 022-22180244 Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a>
<b>Unit holders' Information</b>	Account statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.	

Date : 30.09.2004

### X. MAGNUM INDEX FUND

Open-ended passively managed Growth Scheme tracking the S&P CNX Nifty Index

**Continuous Offer for sale of Magnums of Rs. 10 for cash at NAV related prices**

<b>Investment Objective</b>	The scheme will invest in stocks comprising the S&P CNX Nifty index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of S&P CNX Nifty index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/loss plus dividend payments by the constituent stocks. The scheme will adopt a passive investment approach		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>		<b>Normal Allocation (% of net assets)</b>
	Stocks comprising the S&P CNX Nifty Index		Not more than 100%
	Cash and Call Money		Not more than 10%
<b>Risk Profile of the scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Growth and Dividend options		
<b>Applicable NAV</b>	<p><b>For sale of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For repurchase of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres, same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres, the closing NAV of the next business day shall be applicable.</p>		
<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 5000	Multiples of Rs. 1000	Rs.500
<b>Despatch of Repurchase request</b>	Within 10 working days of the receipt of the redemption request at the authorized centers of SBI Mutual Fund. Repurchase warrants would normally be dispatched to the investor within 5 business days from the date of repurchase.		
<b>Benchmark Index</b>	S&P CNX Nifty Index		

## Key Information Memorandum

<b>Dividend Policy</b>	Dividend declaration under the dividend option of the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager and no returns is assured under the scheme.										
<b>Name of the Fund Manager</b>	Mr. Sachin Sawrikar										
<b>Board of Trustees</b>	State Bank of India (SBI) has been designated as the Principal Trustee and has appointed the Board of Trustees to supervise the activities of the Fund.										
<b>Performance of the scheme (As on 31<sup>st</sup> August 2004)</b>	<b>Compounded Annualized Returns</b>	<b>MINDEX Returns (%)</b>	<b>S&amp;P CNX Nifty Index Returns (%)</b>								
	Returns for the last 1 year	19.83	18.43								
	Returns since inception	16.82	15.68								
	<p><b>Magnum Index Fund - Growth</b></p> <div style="text-align: center;"> <p><b>Year-wise returns for the last 2 financial years</b></p> <table border="1"> <thead> <tr> <th>Financial Year</th> <th>MINDEX</th> <th>S&amp;P CNX Nifty Index</th> </tr> </thead> <tbody> <tr> <td>Apr 02-Mar 03</td> <td>-10%</td> <td>-15%</td> </tr> <tr> <td>Apr 03-Mar 04</td> <td>19.83%</td> <td>18.43%</td> </tr> </tbody> </table> </div>			Financial Year	MINDEX	S&P CNX Nifty Index	Apr 02-Mar 03	-10%	-15%	Apr 03-Mar 04	19.83%
Financial Year	MINDEX	S&P CNX Nifty Index									
Apr 02-Mar 03	-10%	-15%									
Apr 03-Mar 04	19.83%	18.43%									
<b>Expenses of the scheme</b>	Entry Load – 1.25% for investment upto and including Rs. 50 lakhs, Nil for investments above Rs. 50 lakhs; Exit Load – Nil;										
<b>(i) Load Structure</b>	Securities Transaction Tax of 0.15% would be charged at the time of redemption for all investors regardless of the amount of investment/date of investment.										
<b>(ii) Recurring Expenses</b>	<ul style="list-style-type: none"> <li>i) First Rs. 100 cr. of average weekly net assets - 2.50%</li> <li>ii) Next Rs. 300 cr. of average weekly net assets -2.25%</li> <li>iii) Next Rs. 300 cr. of the average weekly net assets – 2.00%</li> <li>iv) Balance of the average weekly net assets - 1.75%</li> </ul>	Actual expenses for the previous financial year: 1.44%									

<b>Tax treatment for the Investors</b>	<ol style="list-style-type: none"> <li>1. Tax benefit is available under sections 48 &amp; 112 of the Income Tax Act, 1961 on capital gains for resident Indians. Short Term Capital Gains from equity schemes will be taxed at 10% (plus applicable surcharge) while long term capital gains will not be subject to any tax.</li> <li>2. Income distributed by equity schemes will not be subject to dividend distribution tax and will be tax free in the hands of the investor.</li> <li>3. Magnums held under this scheme will not be liable to wealth tax.</li> </ol>	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .	
<b>For investor grievance please contact</b>	<b>Registrar</b> Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 'GEMS' Foundation, 383, Anna Salai, Saidapet, Chennai - 600 015	<b>Mutual Fund</b> Mr. G. Kandasubramanian Asst. Vice President Investor Relations Officer 191 E Maker Tower, Cuffe Parade, Mumbai 400 005 Tel: 022-22180244/22180221 Fax: 022-22180244 Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a>
<b>Unit holders' Information</b>	Account statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.	

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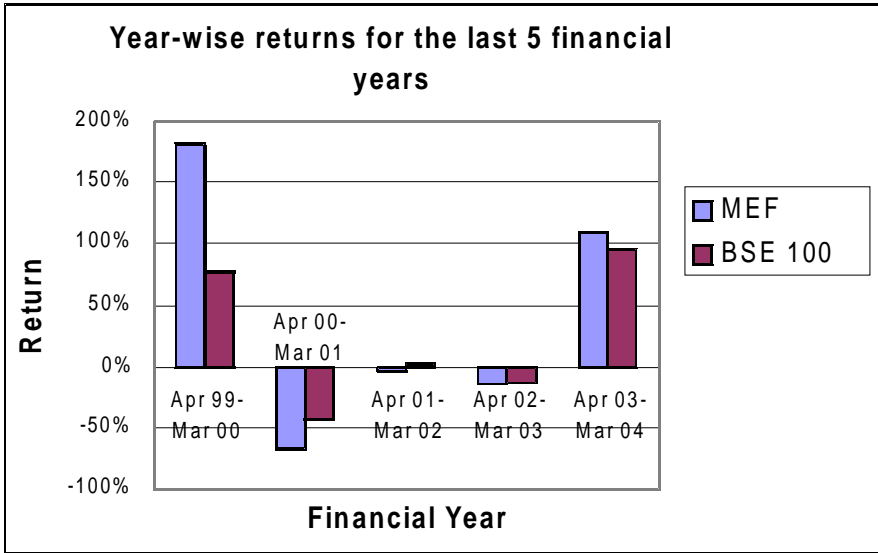
Date : 30.09.2004

**XI. MAGNUM EQUITY FUND**

Open-ended Growth Scheme

**Continuous Offer for sale of Magnums of Rs. 10 for cash at NAV related prices**

<b>Investment Objective</b>	To provide investors long term capital appreciation along with the liquidity of an open-ended scheme. The scheme will invest in a diversified portfolio of equities of high growth companies.		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation (% of net assets)</b>	
	Equity and equity related instruments	Not less than 70%	
	Debt instruments like debentures, bonds, khokhas etc.	Not more than 30%	
	Money Market Instruments ^	Balance	
^ Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.			
<b>Risk Profile of the scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Growth Plan with Dividend (payout or reinvestment options)		
<b>Applicable NAV</b>	<p><b>For sale of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For repurchase of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres , same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres , the closing NAV of the next business day shall be applicable.</p>		
<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 1000	Multiples of Rs. 500	Rs.500
<b>Despatch of Repurchase request</b>	Within 10 working days of the receipt of the redemption request at the authorized centers of SBI Mutual Fund. Repurchase warrants would normally be dispatched to the investor within 5 business days from the date of repurchase.		
<b>Benchmark Index</b>	BSE 100		
<b>Dividend Policy</b>	Dividend declaration under the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager and no returns is assured under the scheme.		

<b>Name of the Fund Manager</b>	Mr. Sachin Sawrikar																				
<b>Board of Trustees</b>	State Bank of India (SBI) has been designated as the Principal Trustee and has appointed the Board of Trustees to supervise the activities of the Fund.																				
<b>Performance of the scheme (As on 31<sup>st</sup> August 2004)</b>	<b>Compounded Annualized Returns</b>	<b>MEF Returns (%)</b>	<b>BSE 100 Returns (%)</b>																		
	Returns for the last 1 year	49.83	24.88																		
	Returns for the last 3 years	28.34	22.01																		
	Returns for the last 5 years	4.67	4.92																		
	Returns since inception	13.48	9.19																		
	 <table border="1"> <caption>Year-wise returns for the last 5 financial years</caption> <thead> <tr> <th>Financial Year</th> <th>MEF (%)</th> <th>BSE 100 (%)</th> </tr> </thead> <tbody> <tr> <td>Apr 99-Mar 00</td> <td>~180</td> <td>~75</td> </tr> <tr> <td>Apr 00-Mar 01</td> <td>~-75</td> <td>~-50</td> </tr> <tr> <td>Apr 01-Mar 02</td> <td>~-5</td> <td>~-2</td> </tr> <tr> <td>Apr 02-Mar 03</td> <td>~-10</td> <td>~-15</td> </tr> <tr> <td>Apr 03-Mar 04</td> <td>~105</td> <td>~95</td> </tr> </tbody> </table>			Financial Year	MEF (%)	BSE 100 (%)	Apr 99-Mar 00	~180	~75	Apr 00-Mar 01	~-75	~-50	Apr 01-Mar 02	~-5	~-2	Apr 02-Mar 03	~-10	~-15	Apr 03-Mar 04	~105	~95
Financial Year	MEF (%)	BSE 100 (%)																			
Apr 99-Mar 00	~180	~75																			
Apr 00-Mar 01	~-75	~-50																			
Apr 01-Mar 02	~-5	~-2																			
Apr 02-Mar 03	~-10	~-15																			
Apr 03-Mar 04	~105	~95																			
<b>Expenses of the scheme</b>	Entry Load – 2.25% for investment upto and including Rs. 50 lakhs, 0.5% for investments above Rs. 50 lakhs upto and including Rs. 2 crores, Nil for investments above Rs. 2 crores; Exit Load – Nil;																				
<b>(i) Load Structure</b>	Securities Transaction Tax of 0.15% would be charged at the time of redemption for all investors regardless of the amount of investment/date of investment.																				
<b>(ii) Recurring Expenses</b>	<ul style="list-style-type: none"> <li>i) First Rs. 100 cr. of average weekly net assets - 2.50%</li> <li>ii) Next Rs. 300 cr. of average weekly net assets -2.25%</li> <li>iii) Next Rs. 300 cr. of the average weekly net assets – 2.00%</li> <li>iv) Balance of the average weekly net assets - 1.75%</li> </ul>	Actual expenses for the previous financial year: 2.43%																			

## Key Information Memorandum

<b>Tax treatment for the Investors</b>	<p>a. Tax benefit is available under sections 48 &amp; 112 of the Income Tax Act, 1961 on capital gains for resident Indians. Short Term Capital Gains from equity schemes would be taxed at 10% (plus applicable surcharge) while long term capital gains would not be subject to any tax.</p> <p>b. Income distributed by equity schemes will not be subject to dividend distribution tax and will be tax free in the hands of the investor.</p> <p>c. Magnums held under this scheme will not be liable to wealth tax.</p>	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .	
<b>For investor grievance please contact</b>	<p><b>Registrar</b>            Computer Age Management Services Pvt. Ltd.,            (SEBI Registration No. : INR000002813)            'GEMS' Foundation, 383, Anna Salai,            Saidapet,            Chennai - 600 015</p>	<p><b>Mutual Fund</b>            Mr. G. Kandasubramanian            Asst. Vice President            Investor Relations Officer            191 E Maker Tower, Cuffe Parade,            Mumbai 400 005            Tel: 022-22180244/22180221            Fax: 022-22180244            Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a></p>
<b>Unit holders' Information</b>	Account statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.	

Date : 30.09.2004

## XII. MAGNUM MULTIPLIER PLUS 1993

Open-ended Growth Scheme

**Continuous Offer for sale of Magnums of Rs. 10 for cash at NAV related prices**

<b>Investment Objective</b>	To provide investors long term capital appreciation along with the liquidity of an open-ended scheme. The scheme will invest in a diversified portfolio of equities of high growth companies.		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>		<b>Normal Allocation (% of net assets)</b>
	Equity and equity related instruments		Not less than 70%
	Debt instruments		Not more than 30%
	Money Market Instruments ^		Balance
^ Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.			
<b>Risk Profile of the scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Growth Plan with Dividend (payout or reinvestment options)		
<b>Applicable NAV</b>	<p><b>For sale of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For repurchase of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres, same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres, the closing NAV of the next business day shall be applicable.</p>		
<b>Minimum Application Amount</b>	Purchase	Additional Purchase	Repurchase
	Rs. 1000	Multiples of Rs. 500	Rs.500
<b>Despatch of Repurchase request</b>	Within 10 working days of the receipt of the redemption request at the authorized centers of SBI Mutual Fund. Repurchase warrants would normally be dispatched to the investor within 5 business days from the date of repurchase.		
<b>Benchmark Index</b>	BSE 100		
<b>Dividend Policy</b>	Dividend declaration under the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager and no returns is assured under the scheme.		

## Key Information Memorandum

<b>Name of the Fund Manager</b>	Mr. Sandip Sabharwal																				
<b>Board of Trustees</b>	State Bank of India (SBI) has been designated as the Principal Trustee and has appointed the Board of Trustees to supervise the activities of the Fund.																				
<b>Performance of the scheme (As on 31<sup>st</sup> August 2004)</b>	<b>Compounded Annualized Returns</b>	<b>MMPS Returns (%)</b>	<b>BSE 100 Returns (%)</b>																		
	Returns for the last 1 year	58.32	24.88																		
	Returns for the last 3 years	28.90	22.01																		
	Returns for the last 5 years	1.09	4.92																		
	Returns since inception	8.27	9.19																		
	<table border="1" style="margin: 10px auto; border-collapse: collapse;"> <caption>Year-wise returns for the last 5 financial years</caption> <thead> <tr> <th>Financial Year</th> <th>MMPS (%)</th> <th>BSE 100 (%)</th> </tr> </thead> <tbody> <tr> <td>Apr 99-Mar 00</td> <td>~130</td> <td>~75</td> </tr> <tr> <td>Apr 00-Mar 01</td> <td>~-75</td> <td>~-50</td> </tr> <tr> <td>Apr 01-Mar 02</td> <td>~-10</td> <td>~-5</td> </tr> <tr> <td>Apr 02-Mar 03</td> <td>~-15</td> <td>~-10</td> </tr> <tr> <td>Apr 03-Mar 04</td> <td>~130</td> <td>~90</td> </tr> </tbody> </table>			Financial Year	MMPS (%)	BSE 100 (%)	Apr 99-Mar 00	~130	~75	Apr 00-Mar 01	~-75	~-50	Apr 01-Mar 02	~-10	~-5	Apr 02-Mar 03	~-15	~-10	Apr 03-Mar 04	~130	~90
Financial Year	MMPS (%)	BSE 100 (%)																			
Apr 99-Mar 00	~130	~75																			
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Apr 02-Mar 03	~-15	~-10																			
Apr 03-Mar 04	~130	~90																			
<b>Expenses of the scheme</b>	Entry Load – 2.25% for investment upto and including Rs. 50 lakhs, 0.5% for investments above Rs. 50 lakhs upto and including Rs. 2 crores, Nil for investments above Rs. 2 crores; Exit Load – Nil;																				
<b>(i) Load Structure</b>	Securities Transaction Tax of 0.15% would be charged at the time of redemption for all investors regardless of the amount of investment/date of investment.																				
<b>(ii) Recurring Expenses</b>	<ul style="list-style-type: none"> <li>i) First Rs. 100 cr. of average weekly net assets - 2.50%</li> <li>ii) Next Rs. 300 cr. of average weekly net assets -2.25%</li> <li>iii) Next Rs. 300 cr. of the average weekly net assets – 2.00%</li> <li>iv) Balance of the average weekly net assets - 1.75%</li> </ul>	Actual expenses for the previous financial year: 2.14%																			

<b>Tax treatment for the Investors</b>	<ol style="list-style-type: none"> <li>1. Tax benefit is available under sections 48 &amp; 112 of the Income Tax Act, 1961 on capital gains for resident Indians. Short Term Capital Gains from equity schemes would be taxed at 10% (plus applicable surcharge) while long term capital gains would not be subject to any tax.</li> <li>2. Income distributed by equity schemes will not be subject to dividend distribution tax and will be tax free in the hands of the investor.</li> <li>3. Magnums held under this scheme will not be liable to wealth tax.</li> </ol>	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .	
<b>For investor grievance please contact</b>	<b>Registrar</b> Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 'GEMS' Foundation, 383, Anna Salai, Saidapet, Chennai - 600 015	<b>Mutual Fund</b> Mr. G. Kandasubramanian Asst. Vice President Investor Relations Officer 191 E Maker Tower, Cuffe Parade, Mumbai 400 005 Tel: 022-22180244/22180221 Fax: 022-22180244 Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a>
<b>Unit holders' Information</b>	Account statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.	

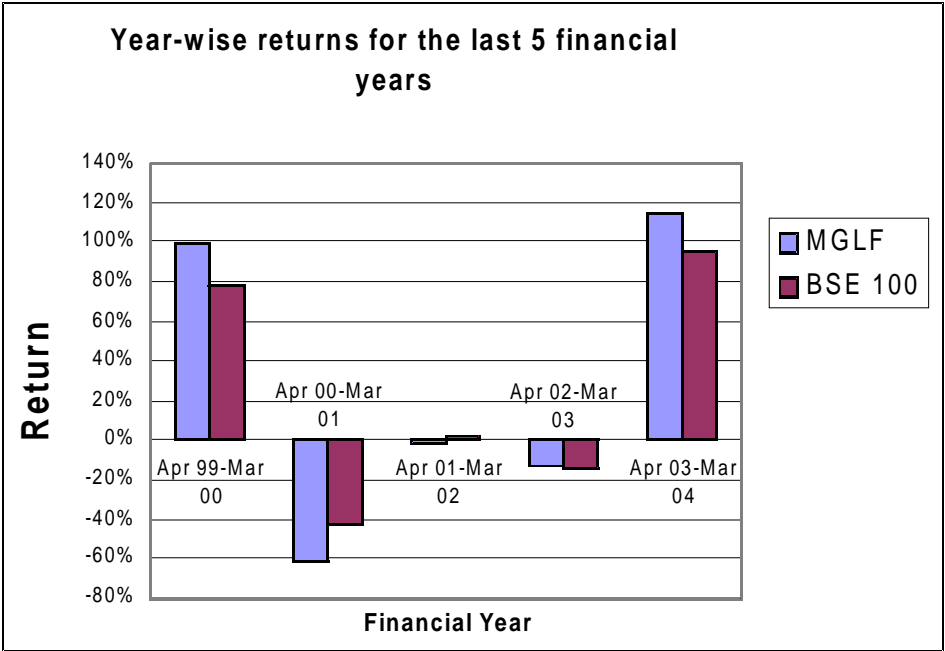
Date : 30.09.2004

**XIII. MAGNUM GLOBAL FUND**

Open-ended Growth Scheme

**Continuous Offer for sale of Magnums of Rs. 10 for cash at NAV related prices**

<b>Investment Objective</b>	To provide investors maximum growth opportunity through well researched investments in Indian equities, PCDs and FCDs from selected industries with high growth potential and in Bonds		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation (% of net assets)</b>	
	Equity Partly convertible debentures and fully convertible debentures and Bonds	80 – 100%	
	Money Market Instruments ^	00 – 20%	
	^ Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.		
<b>Risk Profile of the scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Growth Plan with Dividend (payout or reinvestment options)		
<b>Applicable NAV</b>	<p><b>For sale of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For repurchase of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres, same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres, the closing NAV of the next business day shall be applicable.</p>		
<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 2000	Multiples of Rs. 500	Rs.500
<b>Despatch of Repurchase request</b>	Within 10 working days of the receipt of the redemption request at the authorized centers of SBI Mutual Fund. Repurchase warrants would normally be dispatched to the investor within 5 business days from the date of repurchase.		
<b>Benchmark Index</b>	BSE 100		
<b>Dividend Policy</b>	Dividend declaration under the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager and no returns is assured under the scheme.		

<b>Name of the Fund Manager</b>	Mr. Sandip Sabharwal																				
<b>Board of Trustees</b>	State Bank of India (SBI) has been designated as the Principal Trustee and has appointed the Board of Trustees to supervise the activities of the Fund.																				
<b>Performance of the scheme (As on 31<sup>st</sup> August 2004)</b>	<b>Compounded Annualized Returns</b>	<b>MGLF Returns (%)</b>	<b>BSE 100 Returns (%)</b>																		
	Returns for the last 1 year	88.68	24.88																		
	Returns for the last 3 years	39.02	22.01																		
	Returns for the last 5 years	6.02	4.92																		
	Returns since inception	5.31	9.19																		
	<div style="text-align: center;"> <b>Year-wise returns for the last 5 financial years</b> </div>  <table border="1"> <caption>Data for Year-wise returns for the last 5 financial years</caption> <thead> <tr> <th>Financial Year</th> <th>MGLF Return (%)</th> <th>BSE 100 Return (%)</th> </tr> </thead> <tbody> <tr> <td>Apr 99-Mar 00</td> <td>~95</td> <td>~75</td> </tr> <tr> <td>Apr 00-Mar 01</td> <td>~-55</td> <td>~-45</td> </tr> <tr> <td>Apr 01-Mar 02</td> <td>~-5</td> <td>~-2</td> </tr> <tr> <td>Apr 02-Mar 03</td> <td>~-10</td> <td>~-15</td> </tr> <tr> <td>Apr 03-Mar 04</td> <td>~115</td> <td>~95</td> </tr> </tbody> </table>			Financial Year	MGLF Return (%)	BSE 100 Return (%)	Apr 99-Mar 00	~95	~75	Apr 00-Mar 01	~-55	~-45	Apr 01-Mar 02	~-5	~-2	Apr 02-Mar 03	~-10	~-15	Apr 03-Mar 04	~115	~95
Financial Year	MGLF Return (%)	BSE 100 Return (%)																			
Apr 99-Mar 00	~95	~75																			
Apr 00-Mar 01	~-55	~-45																			
Apr 01-Mar 02	~-5	~-2																			
Apr 02-Mar 03	~-10	~-15																			
Apr 03-Mar 04	~115	~95																			
<b>Expenses of the scheme</b>	Entry Load – 2.25% for investment upto and including Rs. 50 lakhs, 0.5% for investments above Rs. 50 lakhs upto and including Rs. 2 crores, Nil for investments above Rs. 2 crores; Exit Load – Nil;																				
<b>(i) Load Structure</b>	Securities Transaction Tax of 0.15% would be charged at the time of redemption for all investors regardless of the amount of investment/date of investment.																				
<b>(ii) Recurring Expenses</b>	i) First Rs. 100 cr. of average weekly net assets - 2.50% ii) Next Rs. 300 cr. of average weekly net assets -2.25% iii) Next Rs. 300 cr. of the average weekly net assets – 2.00% iv) Balance of the average weekly net assets - 1.75%	Actual expenses for the previous financial year: 2.04%																			

## Key Information Memorandum

<b>Tax treatment for the Investors</b>	<ol style="list-style-type: none"> <li>1. Tax benefit is available under sections 48 &amp; 112 of the Income Tax Act, 1961 on capital gains for resident Indians. Short Term Capital Gains from equity schemes would be taxed at 10% (plus applicable surcharge) while long term capital gains would not be subject to any tax.</li> <li>2. Income distributed by equity schemes will not be subject to dividend distribution tax and will be tax free in the hands of the investor.</li> <li>3. Magnums held under this scheme will not be liable to wealth tax.</li> </ol>	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .	
<b>For investor grievance please contact</b>	<b>Registrar</b> Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 'GEMS' Foundation, 383, Anna Salai, Saidapet, Chennai - 600 015	<b>Mutual Fund</b> Mr. G. Kandasubramanian Asst. Vice President Investor Relations Officer 191 E Maker Tower, Cuffe Parade, Mumbai 400 005 Tel: 022-22180244/22180221 Fax: 022-22180244 Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a>
<b>Unit holders' Information</b>	Account statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.	

Date : 30.09.2004

**XIV. MAGNUM TAXGAIN SCHEME 1993**

Open-ended Equity Linked Savings Scheme (ELSS)

**Continuous Offer for sale of Magnums of Rs. 10 for cash at NAV related prices**

<b>Investment Objective</b>	<p>The prime objective of scheme is to deliver the benefit of investment in a portfolio of equity shares, while offering tax rebate on such investments made in the scheme under section 88 of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus.</p> <p>Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of investment to avail Section 88 benefits.</p>		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>		<b>Normal Allocation (% of net assets)</b>
	Equity Partly convertible debentures and fully convertible debentures and Bonds		80 – 100%
	Money Market Instruments ^		00 – 20%
	^ Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.		
<b>Risk Profile of the scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Growth Plan with Dividend (payout or reinvestment options)		
<b>Applicable NAV</b>	<p><b>For sale of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For repurchase of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres, same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres, the closing NAV of the next business day shall be applicable.</p>		
<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 500	Multiples of Rs. 500	Rs.500
<b>Despatch of Repurchase request</b>	Within 10 working days of the receipt of the redemption request at the authorized centers of SBI Mutual Fund. Repurchase warrants would normally be dispatched to the investor within 5 business days from the date of repurchase.		
<b>Benchmark Index</b>	BSE 100		
<b>Dividend Policy</b>	Dividend declaration under the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager and no returns is assured under the scheme.		

## Key Information Memorandum

<b>Name of the Fund Manager</b>	Mr. Sandip Sabharwal																				
<b>Board of Trustees</b>	State Bank of India (SBI) has been designated as the Principal Trustee and has appointed the Board of Trustees to supervise the activities of the Fund.																				
<b>Performance of the scheme (As on 31<sup>st</sup> August 2004)</b>	<b>Compounded Annualized Returns</b>	<b>MTGS Returns (%)</b>	<b>BSE 100 Returns (%)</b>																		
	Returns for the last 1 year	87.97	24.88																		
	Returns for the last 3 years	40.21	22.01																		
	Returns for the last 5 years	7.53	4.92																		
	Returns since inception	13.19	9.19																		
	<table border="1" style="margin: 10px auto; border-collapse: collapse;"> <caption>Year-wise returns for the last 5 financial years</caption> <thead> <tr> <th>Financial Year</th> <th>MTGS (%)</th> <th>BSE 100 (%)</th> </tr> </thead> <tbody> <tr> <td>Apr 99- Mar 00</td> <td>~230</td> <td>~70</td> </tr> <tr> <td>Apr 00- Mar 01</td> <td>~-50</td> <td>~-20</td> </tr> <tr> <td>Apr 01- Mar 02</td> <td>~-5</td> <td>~-2</td> </tr> <tr> <td>Apr 02- Mar 03</td> <td>~-10</td> <td>~-5</td> </tr> <tr> <td>Apr 03- Mar 04</td> <td>~140</td> <td>~90</td> </tr> </tbody> </table>			Financial Year	MTGS (%)	BSE 100 (%)	Apr 99- Mar 00	~230	~70	Apr 00- Mar 01	~-50	~-20	Apr 01- Mar 02	~-5	~-2	Apr 02- Mar 03	~-10	~-5	Apr 03- Mar 04	~140	~90
Financial Year	MTGS (%)	BSE 100 (%)																			
Apr 99- Mar 00	~230	~70																			
Apr 00- Mar 01	~-50	~-20																			
Apr 01- Mar 02	~-5	~-2																			
Apr 02- Mar 03	~-10	~-5																			
Apr 03- Mar 04	~140	~90																			
<b>Expenses of the scheme</b>	Entry Load – 2.25%; Exit Load – Nil																				
<b>(i) Load Structure</b>	Securities Transaction Tax of 0.15% would be charged at the time of redemption for all investors regardless of the amount of investment/date of investment.																				
<b>(ii) Recurring Expenses</b>	<ul style="list-style-type: none"> <li>i) First Rs. 100 cr. of average weekly net assets - 2.50%</li> <li>ii) Next Rs. 300 cr. of average weekly net assets -2.25%</li> <li>iii) Next Rs. 300 cr. of the average weekly net assets – 2.00%</li> <li>iv) Balance of the average weekly net assets - 1.75%</li> </ul>	Actual expenses for the previous financial year: 2.34%																			

<b>Tax treatment for the Investors</b>	<ol style="list-style-type: none"> <li>1. Tax benefit is available under sections 48 &amp; 112 of the Income Tax Act, 1961 on capital gains for resident Indians. Short Term Capital Gains from equity schemes would be taxed at 10% (plus applicable surcharge) while long term capital gains would not be subject to any tax.</li> <li>2. Income distributed by equity schemes will not be subject to dividend distribution tax and will be tax free in the hands of the investor.</li> <li>3. Magnums held under this scheme will not be liable to wealth tax.</li> </ol>	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .	
<b>For investor grievance please contact</b>	<b>Registrar</b> Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 'GEMS' Foundation, 383, Anna Salai, Saidapet, Chennai - 600 015	<b>Mutual Fund</b> Mr. G. Kandasubramanian Asst. Vice President Investor Relations Officer 191 E Maker Tower, Cuffe Parade, Mumbai 400 005 Tel: 022-22180244/22180221 Fax: 022-22180244 Email: <a href="mailto:partnerforlife@sbimf.com">partnerforlife@sbimf.com</a>
<b>Unit holders' Information</b>	Account statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.	

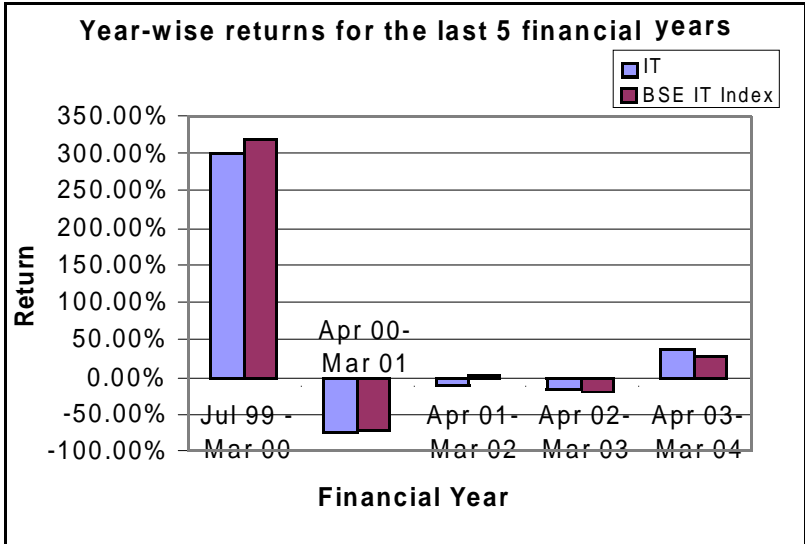
Date : 30.09.2004

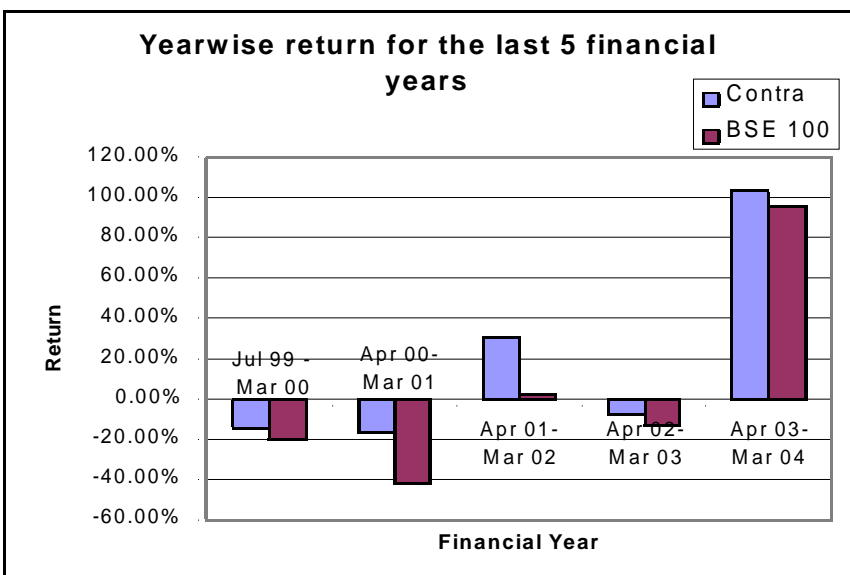
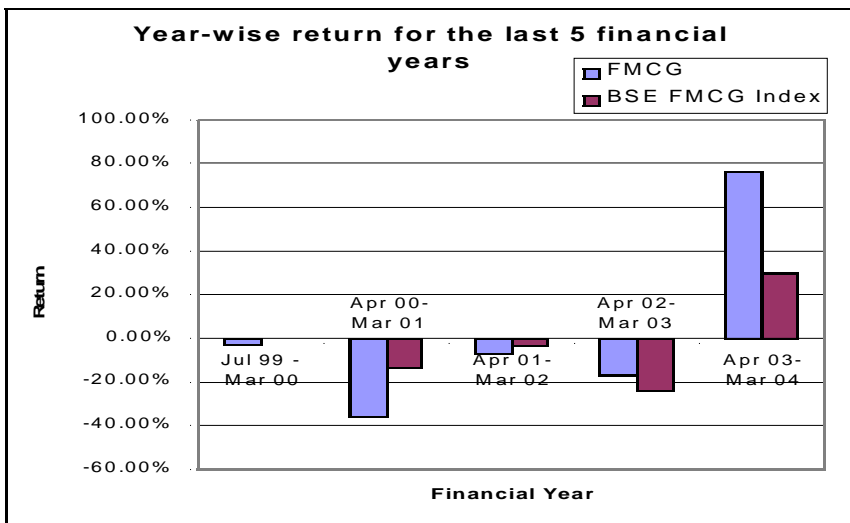
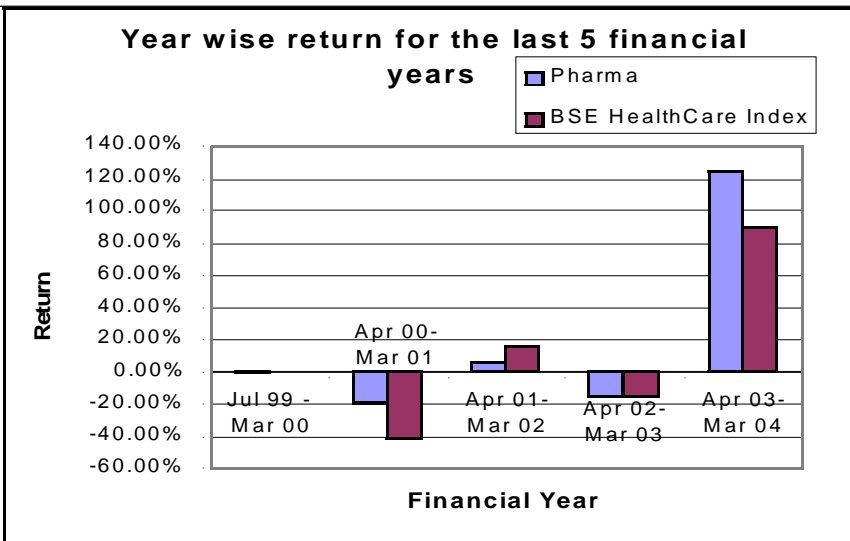
**XV. MAGNUM SECTOR FUNDS UMBRELLA**

Open-ended Growth Scheme with five Sectors

**Continuous Offer for sale of Magnums of Rs. 10 for cash at NAV related prices**

<b>Investment Objective</b>	To provide the investors maximum growth opportunity through equity investments in stocks of growth oriented sectors of the economy. There are five sub-funds dedicated to specific investment themes viz. Information Technology, Pharmaceuticals, FMCG, Contrarian (investment in stocks currently out of favour) and Emerging Businesses		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>		<b>Normal Allocation (% of net assets)</b>
	Equities of a particular sector		90 – 100%
	Money Market Instruments ^		00 – 10%
	In the case of Emerging Businesses Fund, investments in equities would be well diversified across various emerging sectors with exposure to a particular business would be restricted to 25% of the total investment portfolio under normal market conditions  ^ Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.		
<b>Risk Profile of the scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Growth Plan with Dividend (payout or reinvestment options) in IT, Pharma, FMCG and Contra Funds; Growth and Dividend options in Emerging Businesses Fund		
<b>Applicable NAV</b>	<p><b>For sale of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p><b>For repurchase of Magnums</b></p> <p>In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the designated collection centres, same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the designated collection centres, the closing NAV of the next business day shall be applicable.</p>		
<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 2000	Multiples of Rs. 500	Rs.500
<b>Despatch of Repurchase request</b>	Within 10 working days of the receipt of the redemption request at the authorized centers of SBI Mutual Fund. Repurchase warrants would normally be dispatched to the investor within 5 business days from the date of repurchase.		
<b>Benchmark Index</b>	BSE IT Index (IT Fund); BSE HealthCare Index (Pharma Fund); BSE FMCG Index (FMCG Fund); BSE 100 (Contra Fund); BSE 500 Index (Emerging Businesses Fund)		

<b>Dividend Policy</b>	Dividend declaration under the scheme would be subject to the availability of distributable surplus and at the discretion of the Fund Manager and no returns is assured under the scheme.																						
<b>Name of the Fund Manager</b>	Pharma Fund, Contra Fund, FMCG Fund and Emerging Businesses Fund - Mr. Sandip Sabharwal IT Fund – Mr. Sachin Sawrikar																						
<b>Board of Trustees</b>	State Bank of India (SBI) has been designated as the Principal Trustee and has appointed the Board of Trustees to supervise the activities of the Fund.																						
<b>Performance of the scheme</b>	<b>Compounded Annualized Returns</b>	<b>MSFU - IT Fund</b>		<b>MSFU -Pharma Fund</b>																			
		<b>IT Fund Returns (%)</b>	<b>BSE IT Index Returns (%)</b>	<b>Pharma Fund Returns (%)</b>	<b>BSE Health Care Index Returns (%)</b>																		
	Returns for the last 1 year	50.53	-0.52	54.02	36.17																		
	Returns for the last 3 years	17.70	4.08	33.08	8.04																		
	Returns for the last 5 years	0.02	-4.67	11.96	N.A.																		
	Returns since inception	15.39	9.93	15.55	N.A.																		
	<b>Compounded Annualized Returns</b>	<b>MSFU -FMCG Fund</b>		<b>MSFU - Contra Fund</b>																			
		<b>FMCG FUND Returns (%)</b>	<b>BSE FMCG Index Returns (%)</b>	<b>Contra Fund Returns (%)</b>	<b>BSE 500 Index Returns (%)</b>																		
	Returns for the last 1 year	34.90	47.39	88.03	24.88																		
	Returns for the last 3 years	23.60	26.73	51.84	22.01																		
	Returns for the last 5 years	-0.68	N.A.	13.21	4.92																		
	Returns since inception	1.78	N.A.	18.72	6.87																		
	 <p><b>Year-wise returns for the last 5 financial years</b></p> <table border="1"> <thead> <tr> <th>Financial Year</th> <th>IT (%)</th> <th>BSE IT Index (%)</th> </tr> </thead> <tbody> <tr> <td>Jul 99 - Mar 00</td> <td>~300.00</td> <td>~320.00</td> </tr> <tr> <td>Apr 00 - Mar 01</td> <td>~-50.00</td> <td>~-50.00</td> </tr> <tr> <td>Apr 01 - Mar 02</td> <td>~-10.00</td> <td>~-10.00</td> </tr> <tr> <td>Apr 02 - Mar 03</td> <td>~-10.00</td> <td>~-10.00</td> </tr> <tr> <td>Apr 03 - Mar 04</td> <td>~30.00</td> <td>~20.00</td> </tr> </tbody> </table>					Financial Year	IT (%)	BSE IT Index (%)	Jul 99 - Mar 00	~300.00	~320.00	Apr 00 - Mar 01	~-50.00	~-50.00	Apr 01 - Mar 02	~-10.00	~-10.00	Apr 02 - Mar 03	~-10.00	~-10.00	Apr 03 - Mar 04	~30.00	~20.00
	Financial Year	IT (%)	BSE IT Index (%)																				
Jul 99 - Mar 00	~300.00	~320.00																					
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Apr 02 - Mar 03	~-10.00	~-10.00																					
Apr 03 - Mar 04	~30.00	~20.00																					



<b>Expenses of the scheme</b> <b>(i) Load Structure</b>	Entry Load – 2.25% for investment upto and including Rs. 50 lakhs, 0.5% for investments above Rs. 50 lakhs upto and including Rs. 2 crores, Nil for investments above Rs. 2 crores; Exit Load – Nil;  Securities Transaction Tax of 0.15% would be charged at the time of redemption for all investors regardless of the amount of investment/date of investment.  Switchover between various funds under MSFU would be at NAV	
<b>(ii) Recurring Expenses</b>	i) First Rs. 100 cr. of average weekly net assets - 2.50%  ii) Next Rs. 300 cr. of average weekly net assets -2.25%  iii) Next Rs. 300 cr. of the average weekly net assets – 2.00%  iv) Balance of the average weekly net assets - 1.75%	Actual expenses for the previous financial year:  IT Fund – 1.68%  Pharma Fund – 1.54%  FMCG Fund – 1.51%  Contra Fund – 1.93%
<b>Tax treatment for the Investors</b>	1. Tax benefit is available under sections 48 & 112 of the Income Tax Act, 1961 on capital gains for resident Indians. Short Term Capital Gains from equity schemes would be taxed at 10% (plus applicable surcharge) while long-term capital gains would not be subject to any tax.  2. Income distributed by equity schemes will not be subject to dividend distribution tax and will be tax free in the hands of the investor.  3. Magnums held under this scheme will not be liable to wealth tax.	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .	
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<b>Unit holders' Information</b>	Account statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.	

Date : 30.09.2004

### XVI. GENERAL INFORMATION AND GUIDELINES

1. Please read carefully the Offer Document of the scheme(s) containing the terms of offer before investing. Prospective investors should not treat the contents of this document or the Offer Document of the scheme(s) as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisors concerning the acquisitions, holding or disposal of the Magnums. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. **Application Forms may be filled in black ink only.**
2. Signatures: Signatures should be in English or in any of the Indian languages. **Use black ink only for signature/s.** Thumb impressions must be attested by any authorized official of the State Bank Group (SBG) or by a Magistrate/Notary Public under his/her official seal.
3. Power of Attorney: In case of applications under a Power of Attorney, the relevant Power of Attorney or the certified and duly notarized copy thereof must be lodged along with the application.
4. Mode of Holding: Tax concessions will be available only to the first named applicant. If the application is in the name of more than one individual, it will be treated as "Any one or Survivor" in case no choice under "Mode of holding(s)" is indicated.
5. Mode of Payment: Payment may be made by cheque/bank draft payable locally, at any of the SBIMF Investor Service Centres/SBIMF Investor Service Desks/Corporate Office of the Mutual Fund/Office of the Registrar/Investor Service Centres and Transaction Points of the Registrar or such other Collection Centres as may be decided by the Mutual Fund from time to time. Outstation cheques will not be accepted and application forms accompanied by such cheques will be rejected. **No Cash will be accepted. Please do not pay Cash for subscription to any Agent. Cheque/D.D. to be crossed "Account Payee" only and should be drawn payable to :-**

Scheme	Cheque/ D.D. payable to
Magnum InstaCash Fund	"SBIMF - Magnum InstaCash Fund – Dividend Plan" OR "SBIMF - Magnum InstaCash Fund – Cash Plan" OR "SBIMF - Magnum InstaCash Fund – Short Term Plan
Magnum Institutional Income Fund – Savings Plan	SBIMF - Magnum Institutional Income Fund – Savings Plan
Magnum Income Fund	"SBIMF – Magnum Income Fund - Dividend" OR "SBIMF - Magnum Income Fund - Growth" OR "SBIMF - Magnum Income Fund – Bonus" OR " SBIMF - MIF FRP - ST Plan/LT Plan"
Magnum Gilt Fund	SBIMF – Magnum Gilt Fund – LTP DP/LTP GR OR SBIMF – Magnum Gilt Fund – STP DP/STP GR
Magnum Monthly Income Plan*	SBIMF Magnum Monthly Income Plan – DP (Monthly) OR SBIMF Magnum Monthly Income Plan – DP (Quarterly) OR SBIMF Magnum Monthly Income Plan – DP (Annual) OR SBIMF Magnum Monthly Income Plan – Growth
Magnum Children's Benefit Plan	SBIMF – Magnum Children's Benefit Plan
Magnum Income Plus Fund	SBIMF Magnum Income Plus Fund – Savings Plan OR SBIMF Magnum Income Plus Fund – Investment Plan
Magnum NRI Investment Fund	SBIMF NRI Investment Fund – Short Term Bond Plan OR SBIMF NRI Investment Fund – Long Term Bond Plan OR SBIMF NRI Investment Fund – FlexiAsset Plan
Magnum Balanced Fund	SBIMF – Magnum Balanced Fund
Magnum Index Fund	SBIMF Magnum Index Fund - Nifty
Magnum Equity Fund	SBIMF - Magnum Equity Fund
Magnum Global Fund	SBIMF - Magnum Global Fund
Magnum Multiplier Plus Scheme 93	SBIMF – Magnum Multiplier Plus Scheme 93

\* An Open-ended Fund - Monthly Income is not assured and is subject to the availability of distributable surplus

Magnum TaxGain Scheme 93	SBIMF – Magnum TaxGain Scheme
Magnum Sector Funds Umbrella	SBIMF– MSFU IT Fund OR SBIMF – MSFU Contra Fund OR SBIMF – MSFU Pharma Fund OR SBIMF –MSFU FMCG Fund OR SBIMF - MSFU -Emerging Businesses Fund

6. Submission of Application Forms: Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer/on an ongoing basis at SBIMF Corporate Office, SBIMF Investor Service Centres/ SBIMF Investor Service Desks, the designated office of Registrar or other such collecting centres as may be designated by AMC. The list of collection centres is printed overleaf.
7. Application by post: Applications can be sent by post to the office of the Registrar to the scheme and should be accompanied by draft payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar’s end.
8. Applicant’s details: Applicant’s name and address should be given in full. Wherever an application is for a total value of Rs. 50,000 or more, the applicant or in the case of application in joint names, each of the applicants, should mention his/her permanent account number (PAN) allotted under the Income Tax Act, 1961 or where the same has not been allotted, the GIR number and the income-tax Circle/Ward/District should be mentioned. In case where neither the PAN nor the GIR number has been allotted, the fact of non-allotment should be mentioned in the application form. Kindly note that applications not containing these details may be rejected.
9. SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications and in redemption requests. Investors are requested to provide these details in the space provided in the application form. This measure is intended to avoid fraud/misuse or theft of warrants in transit. Kindly note that applications not containing these details may be rejected.
10. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
11. Allotment of Magnums: Allotment is assured to all applicants provided the applications are complete in all respects and are in order. Applications not complete in any respect are liable for rejection.
12. Brokerage [For Agents Only]: Brokerage will be paid only to SBIMF Agent/Collecting Branch/Stock Exchange Broker whose stamp appears in Relevant Boxes on the Application Form. Only AMFI Registered Agents empanelled with SBIMF and possessing valid AMFI Registration Number (ARN) would be eligible for brokerage payment under existing SEBI Guidelines.
13. SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme’s objective for investment.
14. Please indicate the relevant option of Growth/Dividend Payout/Dividend reinvestment of the relevant scheme in the application form. If no options is exercised, Growth will be the default option. Incase of Dividend Option, if the mode of payment is not indicated then dividend payout option will be the default option.
15. Mode of the Dividend distribution : Options exercised at the time of application may be changed by the investor at a later date by way of a communication to the Registrar of the Scheme. Such changes would be effective from a prospective date.
16. In respect of valid applications with outstation cheques/ demand drafts not payable at par at the place where the application is received, closing NAV of the day on which cheque/demand draft is credited shall be applicable.
17. **Procedure for NRIs:** Applications on a Repatriable basis will be made by remitting funds from abroad through normal banking channels or by submitting payments made by demand drafts purchased from FCNR accounts or by cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts maintained with banks authorized to deal in foreign exchange in India. NRI applicants are requested to instruct the bank branch through which they have made the remittance or where they have the NRE / FCNR / Special Non-resident Rupee Account to send the necessary FIRC’s in original on security paper to the registrars as soon as possible to enable early processing of their applications. NRIs can also apply on a non-repartiable basis from their NRO account.

### 18. Who can invest

a. **For all schemes except Magnum Income Plus Fund, Magnum Children's Benefit Plan and Magnum NRI investment Fund)**

(A) The following categories of Indian nationals are eligible to invest in the scheme: (i) Adult individuals. (ii) Adult individuals, not exceeding three, either - jointly, or - on either/any one or survivor basis, or - on first holder or survivor basis. (iii) Minors through their parents/step parents/guardians (applications of minors jointly with adults not allowed) (iv) Hindu Undivided Family (HUF) in the name of karta. (v) Companies/Bodies corporate/PSUs/Banks/Financial Institutions registered in India. Applications by above should be accompanied by their Memorandum/Articles of Association, and a copy of the Resolution authorizing the investment, and list of authorized signatories with specimen signatures. (vi) Religious/Charitable/Other Trusts, wakfs and societies registered under the applicable laws and authorized to invest in mutual funds. Applications by above should be accompanied by their Trust Deed, certified copy of the Board Resolution authorizing the investment, and list of authorized signatories with specimen signatures. (vii) Partnership firms. (viii) An association of persons or body of individuals, in either case, consisting only of husband and wife, governed by the system of community of property in force in the state of Goa and the Union Territory of Dadra, Nagar Haveli, Daman & Diu. (ix) Army/Air force/Navy/Paramilitary funds and other eligible institutions.

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

In case of **Magnum Income Plus Fund**, only the following categories of investors are eligible to invest

a. Resident Indian Individuals

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

c. In case of **Magnum Children's Benefit Plan** the following categories proposing to gift to a child of less than 15 years of age are eligible to invest in the Scheme (subject to, wherever relevant, purchase of Magnums of mutual funds being permitted under relevant statutory regulations and their respective constitutions) are eligible to invest in the scheme: (i) Adult Resident individuals. (ii) Companies, Bodies Corporate, Public Sector Undertakings, Partnership Firms, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; (iii) Charitable / other trusts, wakfs and societies registered under the applicable laws and authorized to invest in mutual funds. Applications by above should be accompanied by their Trust Deed, certified copy of the Board Resolution authorizing the investment, and list of authorized signatories with specimen signatures. B) Non Resident Indians (NRIs) can invest on fully repatriable basis only in cases where the Donee child is also an NRI. The age of the beneficiary child, i.e. the Magnum Holder, must be less than 15 years on the date of the investment by the Investor. Subsequent purchases of Magnums may be made until the beneficiary child completes 15 years of age. No proof of age is required. Declaration by the Investor and the date of birth mentioned in the application form is sufficient. However, the Trustees and/or the AMC may, if considered necessary, in their sole discretion ask for proof of the same.

d. In case of **Magnum NRI Investment Fund**, only the following categories of investors are eligible to invest

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

2. Resident Indian Individuals either singly or jointly upto three

3. HUFs

### 19. Systematic Investment Plan Facility (SIP)

For individual investors, the Mutual Fund offers a Systematic Investment Plan Facility at select centres. Under this facility, an investor can invest a fixed amount every month for six months or one year through post-dated cheques. This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market. This facility is available only at the ISC locations.

Scheme	Minimum Investment under SIP (6 months)
Magnum Children's Benefit Plan, Magnum Equity Fund, Magnum Magnum Equity Fund, Magnum Balanced Fund, Magnum TaxGain Scheme 93, Magnum Multiplier Plus Scheme 93, Magnum Monthly Income Plan*, Magnum Income Fund, Magnum Sector Funds Umbrella, Magnum Global Fund	Rs. 500 per month
Magnum Index Fund	Rs. 1000 per month
Magnum Income Plus Fund	Rs. 5000 per month
Magnum NRI Investment Fund	Rs. 10000 per month
Magnum Gilt Fund	Rs. 20000 per month

Investors must indicate their choice on their application form in the box provided for the purpose. The post-dated cheques must be dated the 5<sup>th</sup>/15<sup>th</sup>/25<sup>th</sup> of every month and drawn in favour of the Scheme and crossed "Account Payee Only". Entry in to SIP can be on any date. Subsequent post-dated cheques to be dated 5<sup>th</sup>/15<sup>th</sup>/25<sup>th</sup> of every month. The application may be mailed to or submitted at any of the designated Investor Service Centres of the Mutual Fund. The amount will be invested in the Scheme at the closing NAV of the date of realization of the cheque. The number of Magnums allotted to the investor will be equal to the amount invested during the month divided by the POP for that day. There will be no entry load in equity schemes for SIP investments and only the following exit loads will be charged .

#### Exit Load ^

- ✎ For exit within 6 months of investment - 1.00%.
- ✎ For exit within 1 year of investment - 0.50%

^ For the purpose of calculating the exit load, the unit allotment date for each installment would be reckoned.

Equity schemes covered are –MBF, MEF, MMPS, MINDEX, MGLF, MTGS and MSFU and MNRI -FAP

Exit loads as applicable for regular investments in debt schemes would be applicable for investments through the SIP route in debt schemes.

An intimation of the allotment will be sent to the investor. The facility may be terminated by the investor after giving at least three weeks' written notice to the Registrar.

#### 20. Systematic Withdrawal Plan (SWP)

Under SWP, a minimum amount of Rs. 500/- can be withdrawn every month or quarter by indicating in the application form or by issuing advance instructions to the Registrar at any time. Investors may indicate in the application form the months and year from which SWP should commence. The payment will be made through post-dated cheques only for debt schemes (Magnum Income Fund, Magnum Gilt Fund, Magnum Monthly Income Plan\*, Magnum Children's Benefit Plan, Magnum Income Plus Fund, Magnum NRI Investment Fund (Short Term and Long Term Bond Plans)) subject to a balance of 25% of the net assets in the investment account. Such post-dated cheques will be issued for six months at a time (or two quarters). For all other schemes, cheques would be issued on a monthly/quarterly basis subject to a balance of 25% of the net assets in the investment account. Loads as applicable would be charged. However, in case Systematic Withdrawal Plan option is exercised where the withdrawal per annum does not exceed 15% of investments, no exit load will be charged even if the withdrawals are effected within the load period. SWP entails redemption of certain number of Magnums that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes.

#### 21. Systematic Transfer Plan (STP):

STP is being introduced by SBI Mutual Fund with effect from 1<sup>st</sup> October 2004. STP is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum and maximum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investments applicable for each scheme under SIP would be applicable to STP. STP facility would allow investors to transfer a predetermined amount or units from one scheme of the Mutual Fund to the other. However there would be no load for STP transactions. The transfer would be effected on any business day as decided by the investor at the time of opting for this facility. STP would be permitted for a period of six months between two schemes. The transfer would be affected on the

\* An Open-ended Fund - Monthly Income is not assured and is subject to the availability of distributable surplus

## Key Information Memorandum

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same date of every month (or on the subsequent business day, if the date of first transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice to the Registrars.

- 22. Switchover facility:** Magnum holders will have the facility of switchover to other options within a Plan/to other Plans in the scheme/other schemes. Switchover within options of the following schemes – MSFU, MMIP, MIPS, MINDEX and MICF will be at NAV. Switchover between the Growth, Dividend, Bonus and Floating Rate (Long Term) Plans will be at NAV. Switchovers from these Plans to Floating Rate (Short Term) Plan would be NAV related prices. Switchovers between options within Magnum Gilt Fund (STP), Magnum Gilt Fund (LTP – Regular), Magnum Gilt Fund (LTP – PF Regular) and Magnum Gilt Fund (LTP – PF (Fixed Period)) would be at NAV. All other switchovers would be at NAV related prices. Switchovers between sub options of PF fixed period option where the maturity period changes or to other options of the plan would also be at NAV related prices. Switchover *interse* between schemes would be at NAV related prices with applicable load for the respective schemes.

The terms of switchover may change from time to time. At the time of switchover, the investors will be required to surrender Magnum certificates / Statement of Accounts.

The Switchover facility between schemes will not be available for NRIs. However NRIs would be permitted to switchover their investments between the three Plans of Magnum NRI Investment Fund. Switchovers would be at par with redemption from the outgoing Plan and would attract the applicable tax provisions at the time of switchover.

- 23. Nomination facility/ succession :** Nomination facility is available only for individuals applying on their own behalf, either singly or jointly upto three. Applicants can nominate only one person. 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. The facility of Nomination is also available to NRI investors. Minors and NRIs can also be nominated. In case the nominee is an NRI but the investor is a resident, then the repurchase/redemption proceeds will be payable on a non-repatriable basis, whereas if the investor is also an NRI it would be payable on a fully repatriable basis. This will however be subject to change, if any, in the guidelines of RBI/other regulators. Applicants may change their nomination at any time during the currency of the scheme.
- 24. Automatic Withdrawal Facility (AWF)** is available under the Monthly Dividend (Payout) Option of Magnum Monthly Income Plan\* wherein during such months where due to prevailing market conditions, the scheme is unable to declare a dividend under the option, investors may opt for withdrawing an amount not exceeding 1% of their investment amount. This facility is available only for investment amounts of Rs. 1 lakh and above.

**25. 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 or
- in case of conditions leading to a breakdown of the normal functioning of securities markets or
- periods of extreme volatility or illiquidity
- under a SEBI or Government directive
- under a court decree / directive

Additionally for all equity schemes and Magnum Balanced Fund, the fund has the right to limit repurchase to 5% of the Magnums issued per day for the scheme as a whole. The limit may be changed from time to time.

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\* An Open-ended Fund - Monthly Income is not assured and is subject to the availability of distributable surplus

**INDEX OF SCHEMES**

Scheme	Plans/Options	Minimum Amount (Rs.)	Multiples of (Rs.)
Magnum InstaCash Fund	Dividend Plan, Cash Plan & Short Term Plan (Growth & Dividend)	10000	500
Magnum Institutional Income Fund	Saving Plan ^	50 lakhs	10 lakhs
Magnum Income Fund	Growth, Dividend, Bonus, FRP -LT (Institutional) Plan, FRP-STP & FRP- LT (Regular) Plan	2000	500
Magnum Gilt Fund (Growth Plan)	Long Term Plan (Regular, PF (Regular), PF (Fixed Period)) and Short Term Plan	25000	5000
Magnum Gilt Fund (Dividend Plan)	Long Term Plan (Regular, PF (Regular), PF (Fixed Period)) and Short Term Plan	100000	5000
Magnum Monthly Income Plan*	Dividend Plan (Monthly, Quarterly, Annual); Growth Plan	10000	500
Magnum Children's Benefit Plan		1500	100
Magnum Income Plus Fund	Investment Plan ^ & Saving Plan ^	25000	5000
Magnum NRI Investment Fund	Short Term Bond Plan ^ , Long Term Bond Plan ^ and Flexi Asset Plan ^	50000	1000
Magnum Balanced Fund		1000	500
Magnum Index Fund	Growth & Dividend Options	5000	1000
Magnum Equity Fund		1000	500
Magnum Global Fund		2000	500
Magnum Multiplier Plus Scheme 93		1000	500
Magnum TaxGain Scheme 93		500	500
Magnum Sector Funds Umbrella	IT Fund, FMCG Fund, Pharma Fund, Contra Fund and Emerging Businesses Fund ^	2000	500

^ Growth and Dividend Options available.

\* An Open-ended Fund - Monthly Income is not assured and is subject to the availability of distributable surplus



# SBI MUTUAL FUND

Principal Trustee : State Bank of India,  
 Investment Manager : SBI Funds Management Pvt. Ltd.  
 191, Maker Tower 'E', Cuffe Parade, Mumbai - 05.  
 Tel.: 022-22180221-27 Fax : 022-22182187,  
 www.sbimf.com

APPLICATION NO.

## APPLICATION FORM

ARN	Name & Code No. of SBIMF Agent/Broker	Sub-Broker/ Subagent Code	SBIMF ISCs/ISDs/Registrar/ SBI Designated Branches	Reference No. (To be filled by Registrar)	Received	
					Date	Time
19203	Abchlor Investment Advisors					

### PARTICULARS OF APPLICANT

**CUSTOMER ID**

Name (Mr/Ms/M/s)

Local Address  Pin

Name of Father or Guardian\*

Tel. No.  Fax No.

Email

Foreign Address (if applicable)  Pin

Date of Birth\*\*

### BANK PARTICULARS (for dividend/redemption/refund/direct credit (compulsory))

Bank Name	<input type="text"/>					
Address	<input type="text"/>					
Account Type (Please ✓)	Current	Saving	NRO	FCNR	NRE	Account No.
Systematic Investment Plan (SIP) (Please refer Section XVI(19))	No. of Cheques	Cheque Nos.	Amount (in figures)	Drawn on	Date of Commencement	
	Amount (in words)					<input type="text"/>
Systematic Withdrawal Plan (SWP) (Please refer Section XVI (20))	Amount for each Cheque			Amount (in words)		
	Month & Year of Commencement of SWP: <input type="text"/> (e.g. For April 2001, please indicate <input type="text"/> )					
Systematic Transfer Plan (STP) (Please refer Section XVI (21))	From (Scheme) & Folio No.	To (Scheme)	Amount (Rs.)/Magnums	Date of Commencement		
						<input type="text"/>

**Nomination** (Please refer Section XVI (23)) : I wish to nominate the following person/body to receive the amount to my credit in the event of my death.

Name of the Nominee	<input type="text"/>		Signature of Applicant
Relationship/Body	Date of Birth (For individuals only)	<input type="text"/>	
Address of Nominee			

### GENERAL INFORMATION – Please (✓) wherever applicable

<b>Status</b>	Individual <input type="checkbox"/>	Minor through guardian <input type="checkbox"/>	HUF <input type="checkbox"/>	
	Partnership <input type="checkbox"/>	Trust/Society <input type="checkbox"/>	Company/Body Corporate/PSU <input type="checkbox"/>	
	NRI on Repatriable basis <input type="checkbox"/>	NRI on non Repatriable basis <input type="checkbox"/>	Others <input type="checkbox"/>	
<b>Mode of Holding</b>	Single <input type="checkbox"/>	Joint <input type="checkbox"/>	Either or Survivor <input type="checkbox"/>	Former or Survivor(s) <input type="checkbox"/>
<b>Occupation</b>	Self Employed <input type="checkbox"/>	Professional <input type="checkbox"/>	Housewife <input type="checkbox"/>	
	Retired <input type="checkbox"/>	Service <input type="checkbox"/>	Others <input type="checkbox"/>	
<b>Correspondence to</b>	Local Address <input type="checkbox"/>	Foreign Address <input type="checkbox"/>	<b>Correspondence (including Statement of Account) Through email only</b> <input type="checkbox"/>	
<b>Monthly Income</b>	< Rs. 10,000 <input type="checkbox"/>	< Rs. 20,000 <input type="checkbox"/>	< Rs. 40,000 <input type="checkbox"/>	> Rs. 40,000 <input type="checkbox"/>

\*Compulsory field for Magnum Children's Benefit Plan and incase of minors.

\*\* Compulsory field for Magnum Children's Benefit Plan and Magnum Income Plus Fund and incase of minors.

TEAR HERE

**INVESTMENT DETAILS**

I/We would like to invest in the following Scheme/s of SBI Mutual Fund (Please refer to the Index of Schemes on page 60 for the details on the Scheme(s))

Scheme Name	Plan / Option	Amount (Rs.)	Bank and Branch	<input type="checkbox"/> D.D. / <input type="checkbox"/> Cheque No. & Date

A. Amount Paid (Rs. in Figures)	B. Draft Charges Deducted (Rs.)	C. Net Amount Paid (A-B) (Rs. in Figures)	Net Amount Paid (Rs. in Words)

If opted for Dividend Plan/Option (✓) (Please refer Section XVI(14)) Payout Dividend  Reinvest Dividend   
**Automatic Withdrawal Facility (for MMIP- Monthly Dividened Option (Payout) Only) (✓)** (Please refer Section XVI(24)) Yes  No

**FOR ELECTRONIC CLEARING SERVICE (only for select centres having ECS)**

9 digit MICR Code  Account No.

Ledger No./Ledger Folio No.

Account type (S.B. Account/Current Account or Cash Credit) with code 10/11/13 (photocopy of cheque to be enclosed)

**ONLY FOR MAGNUM CHILDREN'S BENEFIT PLAN**

Name of Mother (Mrs/Ms)

Name of Magnum Holder (Master/Miss)

Name of Applicant (If different from Parent/ Legal Guardian)

LOCK IN (✓) : Required  Not Required  REDEMPTION OPTION (✓) : Lump-sum  Staggered

Nomination of an alternate child (✓) : Required  Not Required

If required, name of alternate child

Date of Birth of alternate child  Relationship to the Magnum Holder

**ONLY FOR MAGNUM INCOME PLUS FUND**

**GOOD HEALTH DECLARATION:** I declare that I am in sound health, do not have any physical defect/deformity, perform my routine activities independently and, that I have never suffered or have been suffering, or have been hospitalized for any critical illness<sup>®</sup> or a condition requiring medical treatment for a critical illness, as on date.

<sup>®</sup> Critical Illness is defined as follows: The life to be insured should not: i. have suffered or be suffering from cancer, ii. be taking treatment for heart disease, iii. have undergone or have been advised medically to undergo chest and/or heart surgery within the following six months, iv. have irreversible kidney and/or irreversible liver failure, v. have suffered or be suffering from paralysis, vi. have undergone or been advised to undergo, a major organ transplantation such as heart, lung, liver or kidney, vii. have suffered or be suffering from AIDS or venereal diseases.

I hereby declare that the above statements are true and complete in every respect and that I have not withheld or omitted to give any information that may influence my admission into the Group Insurance Scheme of SBI Life Insurance Co. Ltd. I hereby agree that this declaration shall form the basis of my admission into the Group Insurance Scheme and if any untrue averment be contained therein, I, my heirs, executors, administrators and assignees shall not be entitled to receive any benefits under the Group Insurance Scheme.

I hereby agree to your conveying the above particulars regarding my admission into the Group Insurance Scheme to SBI Life. I also permit SBI Life to approach me directly for any clarification and / or other purposes.

\_\_\_\_\_  
Signature of Applicant

**SIGNATURE AND PAN INFORMATION**

**DECLARATION:** "I/We have understood the details of the scheme and I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment."

Name of 1st Applicant/Authorised Signatory Mr./Ms./M/s.

PAN/GIR No. (if investment amount is over Rs. 50,000)	Circle/Ward/District	Signature (1st Applicant)/ Authorised Signatory

Name of 2nd Applicant Mr./Ms./M/s.

PAN/GIR No. (if investment amount is over Rs. 50,000)	Circle/Ward/District	Signature 2nd Applicant

Name of 3rd Applicant Mr./Ms./M/s.

PAN/GIR No. (if investment amount is over Rs. 50,000)	Circle/Ward/District	Signature 3rd Applicant



TEAR HERE



**SBI Mutual Fund**191, Maker Towers 'E', Cuffe Parade, Mumbai - 05.  
Tel.: 022-22180221-27 Fax: 022-22182187,  
www.sbimf.com**ACKNOWLEDGEMENT SLIP****APPLICATION NO.**

Scheme Name	Plan / Option	Amount (Rs.)	Bank and Branch	<input type="checkbox"/> D.D. / <input type="checkbox"/> Cheque No. & Date
A. Amount Paid (Rs. in Figures)	B. Draft Charges Deducted (Rs.)	C. Net Amount Paid (A-B) (Rs. in Figures)	Net Amount Paid (Rs. in Words)	

If opted for Dividend Plan/Option please tick Payout Dividend  Reinvest Dividend 

(To be filled in by the First applicant/Authorized Signatory) : Received from Name : _____ Address : _____	Stamp Signature & Date
--	---------------------------

**SBI Mutual Fund**191, Maker Towers 'E', Cuffe Parade, Mumbai - 05.  
Tel.: 022-22180221-27 Fax: 022-22182187,  
www.sbimf.com**ACKNOWLEDGEMENT SLIP****APPLICATION NO.**

Scheme Name	Plan / Option	Amount (Rs.)	Bank and Branch	<input type="checkbox"/> D.D. / <input type="checkbox"/> Cheque No. & Date
A. Amount Paid (Rs. in Figures)	B. Draft Charges Deducted (Rs.)	C. Net Amount Paid (A-B) (Rs. in Figures)	Net Amount Paid (Rs. in Words)	

If opted for Dividend Plan/Option please tick Payout Dividend  Reinvest Dividend 

(To be filled in by the First applicant/Authorized Signatory) : Received from Name : _____ Address : _____	Stamp Signature & Date
--	---------------------------

**SBI Mutual Fund**191, Maker Towers 'E', Cuffe Parade, Mumbai - 05.  
Tel.: 022-22180221-27 Fax: 022-22182187,  
www.sbimf.com**ACKNOWLEDGEMENT SLIP****APPLICATION NO.**

Scheme Name	Plan / Option	Amount (Rs.)	Bank and Branch	<input type="checkbox"/> D.D. / <input type="checkbox"/> Cheque No. & Date
A. Amount Paid (Rs. in Figures)	B. Draft Charges Deducted (Rs.)	C. Net Amount Paid (A-B) (Rs. in Figures)	Net Amount Paid (Rs. in Words)	

If opted for Dividend Plan/Option please tick Payout Dividend  Reinvest Dividend 

(To be filled in by the First applicant/Authorized Signatory) : Received from Name : _____ Address : _____	Stamp Signature & Date
--	---------------------------



— TEAR HERE —



All future communications in connection with this application should be addressed to the Registrars to the scheme or  
SBIMF Corporate Office :

**SBI MUTUAL FUND**

191, Maker Towers 'E', Cuffe Parade,  
Mumbai - 400 005.

Tel.: 022-22180221-27 Fax: 022-22182187  
[www.sbimf.com](http://www.sbimf.com)



— TEAR HERE —



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— TEAR HERE —



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Mumbai - 400 005.

Tel.: 022-22180221-27 Fax: 022-22182187  
[www.sbimf.com](http://www.sbimf.com)

## LIST OF DESIGNATED COLLECTION CENTRES

APPLICATIONS TOGETHER WITH DEMAND DRAFTS/CHEQUES MAY BE SUBMITTED AT ANY OF THE FOLLOWING CENTRES

### SBIMF INVESTOR SERVICE CENTRES (ISCs)

**AHMEDABAD:** Shri Shivaji Kumar Dey, *Chief Relationship Manager*, SBIMF - Investor Service Centre, 1st Floor, State Bank Of India, Ahmedabad Main Branch, Bhadra, Ahmedabad - 380001, Tel - 25507442, **BANGALORE:** Shri R. S. Srinivas *Vice President & Regional Head (South)*, SBIMF - Investor Service Centre, 1st Floor, Block-I, SBI LHO Campus, 65, St. Marks Road, Bangalore - 560001, Tel - 22272284, 22122507, 22123784(D), **BHILAI:** Shri A. K. Mitra, *Asst. vice President*, SBIMF - Investor Service Centre, F-7, Commercial complex, Uttar Gangotri, G. E. Road, Bhilai - 490023, Tel- 5010955, 2273261, **BHOPAL:** *Relationship Manager*, SBIMF- Investor Service Centre, State Bank Of India, Local Head Office, Hoshangabad Road, Bhopal - 462011, Tel - 2557341, 5273983, 5288277, **BHUBANESHWAR:** Shri N. Tripathi, *Asst. Vice President*, SBIMF- Investor Service Centre, SBI LHO Building, Ground Floor, Pandit Jawaharlal Nehru Marg, Janpath, Bhubaneswar - 751001, Tel - 2402401, **CHANDIGARH:** Shri D. P. Singh *Asst. Vice President & Regional Head (North)*, SBIMF - Investor Service Centre, State Bank Of India, Local Head Office, Sector - 17 - B, Chandigarh - 160017, Tel - 709728, 711869 **CHENNAI** : Shri P. Venkatesh, *Chief Manager*, SBIMF - Investor Service Centre, 2nd Floor, Greams Dugar, Above SBI CAG Branch, 149, Greams Road, Chennai - 600006, Tel - 28293384, 28293385 **COIMBATORE:** Shri Rajesh Ramnarayan, *Chief Relationship Manager*, SBIMF - Investor Service Centre, State Bank Of India, Main Branch, Bank Road, Coimbatore - 641018, Tel - 2303863, **COCHIN:** Shri A. Sree Kumar, *Asst. Vice President*, SBIMF - Investor Service Centre, 28/218, 2nd Floor, Manorama Junction, Above SBI Ernakulam South Branch, S. A. Road, Panampilly Nagar, Ernakulam, Cochin - 682036, Tel - 2318886, 2320107 **GOA:** Mr. Niranjan Mazumdar, *Relationship Manager*, SBIMF - Investor Service Centre, 203, Kamat Chamber, Opp-Neptune Hotel, Panaji, Goa - 403001, Tel - 5642475, **GUWAHATI:** Shri Shashank Mohan Goswami, *Asst. Vice President*, SBIMF - Investor Service Centre, C/O State Bank Of India, Local Head Office, Applo Building Annexc, Bharalumukh, Guwahati - 781009, Tel - 2521993 **HYDERABAD:** Shri D. S. Prashanth Rao, *Chief Manager*, SBIMF - Investor Service Centre, 1st Floor, State Bank Of India, Local Head Office, Bank Street, Koti, Hyderabad - 500195, Tel - 24756241, 24756066 **INDORE:** Shri Harish Sharma, *Relationship Manager*, SBIMF - Investor Service Centre, 120-121, City Centre, 570, M. G. Road, Indore - 452001, Tel - 2541141, 5045944 **JAIPUR:** Shri Sameer Saxena, *Sr. Relationship Manager*, SBIMF - Investor Service Centre, State Bank Of India, Sanganeri Gate, Jaipur - 302001, Tel - 2567354, 2574134 **KOLKATA:** Mr. Manoj Kumar Sinha, *Chief Manager & Regional Head (East)*, SBIMF - Investor Service Centre, 10th Floor, Nagaland House, 11 & 13, Shakespeare Sarani, Kolkata - 700071, Tel - 22821471, 22822816, **LUCKNOW:** Mr. Devesh Srivastava, SBIMF, Investor Service Centre, C/o SBI LHO Building, 8th Floor, B Wing, Moti Mahal Marg, Lucknow, Tel.:(0522) 2234042, 2234060, **LUDHIANA:** Shri Anil Kumar Verma, *Sr. Manager*, SBIMF - Investor Service Centre, C/O State Bank Of India, Civil Lines, Ludhiana - 141001, Tel-2449849, Fax - 2443167, **MANGALORE:** Shri Micheal Lobo, *Sr. Relationship Manager*, SBIMF - Investor Service Centre, State Bank Of India, Arya Samaj Road, Bellamatta, Mangalore - 575003, Tel - 445892 **MUMBAI:** Shri Shantanu Ray, *Chief Manager & Regional Head (West)*, SBIMF - Investor Service Centre, 42, Rajgir Chambers, 5th Floor, Shahid Bhagat singh Road, Fort, Mumbai - 400023, Tel - 22658302, 22658303, Fax - 22691146 **NEW DELHI** : Shri Albert Baretto, *Chief Manager*, SBIMF - Investor Service Centre, 5th Floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110001, Tel - 23315058, 23317262, **PATNA:** Shri Gopal Krishan, *Relationship Manager*, SBIMF - Investor Service Centre, 2nd Floor, Left Wing, SBI Main Branch, West Of Gandhi Maidan, Patna - 800001, Tel - 2220232, 2220235 **PUNE:** Mr. Rajesh S. Singh, *Senior Relationship Manager*, SBIMF - Investor Service Centre, SBI Personal Banking Branch Premises, Madhuri Kishor Chambers, 1st Floor, Senapati Bapat Road, Pune - 411016, Tel - 5670961, 5671524 **RANCHI:** Shri Rajneesh Kumar Singh, *Chief Relationship Manager*, SBIMF - Investor Service Centre, C/O State Bank Of India, Service Branch, Kutcheri Road, Ranchi - 834001, Tel - 2315212, Fax - 2310413 **SILIGURI** : Shri Sudipto Barman, *Senior Relationship Manager*, SBIMF - Investor Service Centre, State Bank Of India, Mangaldeep Building, Hill Cart Road, Siliguri - 734401, Tel - 2537065, 2537065, 2534206, **VADODARA:** Relationship Manager, SBIMF - Investor Service Centre, C/O SBI, Zonal Office, 6th Floor, Paradise Complex, Sayaji Ganj, Vadodara - 390005, Tel - 2225628, 2225629, **VIJAYAWADA:** Shri W. K. Kumar, *Asst. Vice President*, SBIMF - Investor Service Centre, State Bank Of India, Station Road Branch, Vijayawada - 520003, Tel - 2574113, 2578215.

## SBIMF INVESTOR SERVICE DESKS (ISDs)

**AGRA:** Ms Nimisha Gupta, *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI Main Branch, Chipitola, Agra 282001, Mobile: 0562-3124365; **AJMER:** Shri Rohit Raj Mathur, *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI Special Branch, Ajmer - 305001 Tel - 9829067357 **DEHRA DUN:** Mr Rahul Bhat, *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI Main Branch, 4, Convent Road, Dehra Dun, Mobile: 9412992892, **GURGAON:** Shri Junaid Ahmed, *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd. C/o. SBI Commercial Branch, 6th Floor, Palm Court, Near MDI, Mehrauli Road, Gurgaon - 122001, Tel: 5083769 **HUBLI:** Mr. Vinod Tantri, *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd., C/O State Bank Of India, P.B.No.7, 1st Floor, Keshwapur, Hubli - 580023, Tel -(0836) 2368477, **JAMSHEDPUR:** Mr. Tariq Khan, *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd., C/O State Bank Of India, 2nd Floor, Bistupur, Jamshedpur - 831001, Tel - 09835367720 **KANPUR:** Ms. Meenakshi Asnani, *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI C & I Division-Main Branch, M. G. Road, Kanpur, Tel- (0512) 2331631, **KOTA:** Shri Vivek Shringi, *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI Main Branch, Chawani Choraha, Kota - 324005, Tel. 09829067358, **MADURAI :** Mr. Mugunthan, *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI Personal Banking Branch, 7-A, West Veli Street, Madurai - 1, Tel - 09843266670 **MORADABAD:** Shri Deepak Budhella, *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI Main Branch, Civil Lines, Moradabad, Tel- 2411411, **NAGPUR:** Mr. Pranay Shah, *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI Main Branch, S. V. Road, (Kingsway), Nagpur - 440001, Tel -2543123 **NASIK:** Mr. Santosh Trivedi, *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd., C/o. SBI MainBranch, Opp. Hotel Samrat, Mainroad, Nasik - 422001 **RAIPUR:** Shri Deepak Mishra, *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI Main Branch, Jai Stambh Chowk, Raipur Tel - 536372, **RAJKOT:** *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI Main Branch, 1st Floor, Jawahar Road, Rajkot 360 001, Tel.: 09825504876 **SURAT:** Ms. Jahnvi Bane, *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd., C/o. SBI MainBranch, Chowk Bazar, Surat - 395001, Tel.:09879114453 **THIRUVANANTHAPURAM:** Mr. Joseph N. J., *Secretary*, Investor Service Desk, SBI Mutual Fund, Ground Floor, SBI Zonal Office, LMS Compound, Vikas Bhavan P O, Trivandrum-695033 Tel. :(0471) 2724790,(0484)3339225, **VISHAKHAPATNAM:** Mr. Vishnu Vardhan, *Secretary*, Investor Service Desk, SBI Funds Management Pvt. Ltd., C/O SBI Main Branch, Near Old Post Office, Vishakhapatnam - 530001, Tel - (0891) 3093018.

## CAMS INVESTOR SERVICE CENTRES / TRANSACTION POINTS

### CAMS INVESTOR SERVICE CENTRES

**AHMEDABAD:** CAMS Investor Service Center, 402-406, 4<sup>th</sup> Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006, Tel: (079) 2642 4940, 2646 4929 Fax: 2642 4950; **BANGALORE:** CAMS Investor Service Center, No 8 Kempe Gowda Road, Second Floor, Mahaveer Shopping Complex, Bangalore - 560 009, Tel: (080) 2225 9491, 2220 3157 Fax : 2225 5544; **BHUBANESWAR:** CAMS Investor Service Center, 101/ 7, Janpath, Unit – III, Bhubaneswar - 751 001, Tel: (0674) 253 4909, 253 5395 Fax : 253 4777; **COIMBATORE:** CAMS Investor Service Center, 462-A , Venkatasamy Road, New Sidhapudur, Coimbatore - 641 044, Tel : ( 0422 ) 252 5353 , 252 0817; **KOCHI:** CAMS Investor Service Center, 41 / 1617. Rock Hill, First Floor, Banerji Road ( North ), Kochi - 682 018, Tel: (0484) 238 0443 , Fax : 235 5396; **CHANDIGARH:** CAMS Investor Service Center, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh -160017, Tel: (0172) 2706 651, 2711 325 Fax : 2705 217; **CHENNAI:** Computer Age Management Services Pvt. Ltd., Ground Floor, A & B. Lakshmi Bhawan, 609. Anna Salai, Chennai 600 006, Tel: (044) 2829 5163, 2829 1549 Fax: 2829 5403; **NEW DELHI:** Computer Age Management Services Pvt. Ltd., 304-305 III Floor, 18, Barakhamba Road, New Delhi - 110 001, Tel: ( 011) 2335 3831, 2335 3832 , 2335 3833 Fax: 2335 3834; **PANAJI:** CAMS Investor Service Center, No.15. Diamond Chambers, I Floor, 18<sup>th</sup> June Road, Panaji – 403 001. GOA, Tel: ( 0832) 242 4527, 564 1070, Fax: 242 4529; **SECUNDERABAD :** CAMS Investor Service Center, 1-7-293/ 2 / 1 - 5/A, Behind Bank of India Building, Paradise - M G Road, Secunderabad - 500 003, Tel: ( 040 ) 5532 1531 , 5532 1532 Fax : 5532 1531; **INDORE:** CAMS Investor Service Center, Dalal Chambers, 101.Sagarmatha Apartments, 1<sup>st</sup> Floor, 18 / 7 MG Road, Indore - 452 003, Tel: (0731) 252 8609, 252 9261; **JAIPUR:** CAMS Investor Service Center, G-III, Park Saroj, Behind Ashok Nagar Police Station, R-7, Yudhisthir Marg, C-Scheme, Jaipur - 302 001, Tel: (0141) 222-0948 / 0141-222-0951;

**KANPUR:** CAMS Investor Service Center, G – 27,28 – Ground Floor, City Centre, 63/ 2, The Mall, Kanpur – 208 001, Tel: (0512) 230 6668, 230 6685; **KOLKATA:** Computer Age Management Services Pvt. Ltd., 53/A Rafi Ahmed Kidwai Road, Kolkata 700 016, Tel: ( 033 ) 22171474, 22171475 , 22171476 Fax: 2217 1477; **LUCKNOW:** CAMS Investor Service Center, No.3.First Floor , Saran Chambers 1, 5. Park Road, Lucknow – 226 001, Tel: ( 0522 ) – 237309 Fax : 237310; **LUDHIANA:** CAMS Investor Service Center, Shop no. 20-21 (Ground Floor), Prince Market, near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, P.O: Model Town, Ludhiana - 141 002, Tel : (0161) 501 7502 , 241 0279 Fax : 245 8840; **MANGALORE:** CAMS Investor Service Center, 6. First Floor, West Gate Terminus, Falnir Road, Opp. Unity Health Complex, Highlands, Mangalore – 575 002, Tel: (0824) 243 6567, 525 2525; **MUMBAI:** Computer Age Management Services Pvt. Ltd., Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai – 400 023, Tel: 22702414, 22702415, 22702416, 22622903,22622904, Fax: 22622561; **NAGPUR:** CAMS Investor Service Center, 145 Lendra Park,Behind Shabari, New Ramdaspath, Nagpur – 440 010, Tel: (0712) 253 2447, 253 7321 Fax: 254 1449; **PUNE:** CAMS Investor Service Center, Kalpataru Plaza: Office No. B . 314, 3<sup>rd</sup> floor, 224, Bhawani Peth, Pune - 411 042, Phone : ( 020 ) 2635 6978 , 400 4234, Fax: 2634 3885; **PATNA:** CAMS Investor Service Center, Kamlalaye Shobha Plaza (1st Floor), Behind RBI Near Ashiana Tower, Exhibition Road, Patna – 800 001, Tel: ( 0612 ) 2322 206;**SURAT:** CAMS Investor Service Center Niva Apartments, Above Sagrampura-Rudarpura Co-op Bank, Bhatia Street, Nanpura, Surat – 395001, Tel: (0261) – 246 4887 / 246 4679 / 246 2531; **VADODARA:** CAMS Investor Service Center, G -10. Paradise Complex, Sayajigunj, Vadodara - 390 005, Tel: (0265) – 222 5146, 236 2412; **VISAKHAPATNAM:** CAMS Investor Service Center, 47/ 9 / 17, 1st Floor, 3rd Lane , Dwaraka Nagar, Visakhapatnam - 530 016, Tel: (0891) – 2598 875, 2540 175.

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

**AGRA :** CAMS Transaction Point, F-39/203, Sky Tower, Sanjay Place, Agra - 282002,Phone : 0532 – 260 1602; **ALLAHABAD :** CAMS Transaction Point, 1st Floor, Chandra Shekhar Azad Complex, (Near Indira Bhawan), 5, S.P Marg, Civil Lines, Allahabad – 211001, Phone : 0532 – 260 1602; **AMRITSAR :** CAMS Transaction Point 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar – 143001, Phone : 0183 – 221 1194; **BELGAUM :** CAMS Transaction Point, No. 21, Ground Floor, Arvind Complex, 1552, Maruti Galli, Belgaum-590 002, Phone : 0831 – 2425 305; **BHILAI :** CAMS Transaction Point, 209 , Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490 020, Phone : 0788 – 505 0568; **BHOPAL :** CAMS Transaction Point, C-12, 1st Floor, Above Life Line Hospital, Zone-I, M.P.Nagar, Bhopal – 462011 (M.P), Phone : 0755 – 527 5591; **DEHRADUN :** CAMS Transaction Point, 81, Chakrata Road, Dehradun - 248 001, Phone : 0135 – 271 3233; **DURGAPUR :** CAMS Transaction Point, Address: 4/4,Central Park, City Centre, Doctor’s Colony, Durgapur – 713 216, Phone : 0343 – 254 8190; **GUWAHATI:** CAMS Transaction Point, A.K. Azad Road, Rehabari, Guwahati – 781008; **HUBLI :** CAMS Transaction Point, B -1, Laxmi Complex, Club Road, Hubli - 580029, Phone : 0836 – 225 4568 / 235 1533; **JALANDHAR :** CAMS Transaction Point, 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144001, Phone : 0181 – 245 6336; **JAMNAGAR :** CAMS Transaction Point, 207/209, K.P.Shah House I, K.V. Road, Jamnagar - 361 001, Phone : 0288 – 255 8467 / 311 1909; **JAMSHEDPUR :** CAMS Transaction Point, Panch Bhawan, ‘R’ Road, Bistupur, Gr.Floor, (Near Rajasthan Bhawan), Jamshedpur – 831 001, Phone : 0657 – 3091 600; **JODHPUR :** CAMS Transaction Point, 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur – 342 003, Phone : 0291 – 309 2892 / 262 8039; **MADURAI :** CAMS Transaction Point, No.56, Naicker New Street, Madurai - 625 001, Phone : 0452 – 2622 682; **MANIPAL :** CAMS Transaction Point, Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar, Manipal – 576104, Phone : 0820 – 257 3333 / 529 2033; **MORADABAD:** Cams Transaction Point, B-612 ‘Sudhakar’, Lajpat Nagar, Moradabad ( U.P), Pincode - 244001;**MYSORE :** CAMS Transaction Point, No.3, 1st Floor, CH.26 7th Main, 5th Cross , (Above Trishakthi Medicals), Saraswati Puram, Mysore – 570 009, Phone : 0821 – 309 1244 / 234 2182; **NASIK :** CAMS Transaction Point, Rahakar Chambers, 2nd floor, 431 Vakil Wadi, Ashok Stambh, Nasik – 422 001, Phone : 0253 – 257 7449; **PATIALA :** CAMS Transaction Point, 3, Ajit Nagar, Patiala – 147001, Phone : 0175 – 221 1328; **PONDICHERRY :** CAMS Transaction Point, 25, First Floor, Jawaharlal Nehru Street, Pondicherry – 605 001, Phone : 0413 – 222 0575 / 233 5722; **RAIPUR :** CAMS Transaction Point, C-23, Sector 1, Devendra Nagar, Raipur – 492004, Phone : 0771 – 309 0830; **RAJAHMUNDRY:** CAMS Transaction Point, D.no 7-27-4, Krishna Complex, Baruvari Street, T. Nagar, Rajahmundry – 533101; **RAJKOT :** CAMS Transaction Point, 111, Pooja Complex, Harihar Chowk, Near GPO, Rajkot - 360001,

Phone : 0281 – 224 1399; **SALEM** : CAMS Transaction Point, 28, I Floor, Advytha Ashram Road, Salem - 636 004, Phone : 0427 – 244 6338; **SILIGURI**: CAMS Transaction Point, No 8, Swamiji Sarani, Ground Floor, Hakimpura, Siliguri – 734401; **TRICHUR** : CAMS Transaction Point, VIII/350/15, O K John Memorial Building, Ekkanda Warriar Road, Trichur – 686 001, Phone : 0487 – 242 0646; **TRICHY** : CAMS Transaction Point, No 8, I Floor, 8th Cross West Extn., Thillainagar, Trichy - 620 018, Phone : 0431 – 274 1717; **TRIVANDRUM** : CAMS Transaction Point, 15/181 Chennakara Buildings, Althara Junction, Vellayambalam, Trivandrum – 695 015, Phone : 0471 – 272 4687; **UDAIPUR**: CAMS Transaction Point, 32, Ahinsapuri, Fatehpura Circle, Udaipur – 313004; **VARANASI** : CAMS Transaction Point, C 27/249 - 22A, Vivekanand Nagar Colony, Malldhaiya, Varanasi – 221002, Phone : 0542 – 220 8546 / 311 3810; **VIJAYAWADA** : CAMS Transaction Point, 40-1-48/2, Bandar Road, Adj. To HDFC Bank, Vijayawada – 520010, Phone : 0866 – 559 5657; **VALSAD** : CAMS Transaction Point, C/O CAD House, 1st Floor Opp LIC Office, Halar Road, Valsad - 396001, Phone : 02632 – 249 957.

Customer ID No. \_\_\_\_\_ ARN No. 19203 Broker Code/ISC : \_\_\_\_\_  
Folio No. \_\_\_\_\_ Date : \_\_\_\_\_

Nature of transaction (Please tick only one)

1. Additional purchase  3. Change in Bank Particulars  5. Systematic Withdrawal Plan  7. Switchover   
2. Repurchase  4. Systematic Investment Plan  6. Change in Address  8. Systematic Transfer Plan

[For Additional Purchase/Repurchase \(1&2\)](#)

Scheme Name : \_\_\_\_\_ Plan : \_\_\_\_\_

No. of Units \_\_\_\_\_ / Amount in Rs. : \_\_\_\_\_

[Bank Particulars \(1&2/3\)](#)

Bank Name \_\_\_\_\_ Branch \_\_\_\_\_ Chq./DD No. \_\_\_\_\_ Date \_\_\_\_\_

Type of A/c : Saving/Current/Others (Please specify) \_\_\_\_\_ Ac/ No \_\_\_\_\_

(For Office use only)

Date & time of receipts at ISC \_\_\_\_\_



SBI MUTUAL FUND

SIGNATURE: \_\_\_\_\_

1st Holder

2nd holder

3rd holder

Customer ID No. \_\_\_\_\_ ARN No. 19203 Broker Code/ISC : \_\_\_\_\_  
Folio No. \_\_\_\_\_ Date : \_\_\_\_\_

Nature of transaction (Please tick only one)

1. Additional purchase  3. Change in Bank Particulars  5. Systematic Withdrawal Plan  7. Switchover   
2. Repurchase  4. Systematic Investment Plan  6. Change in Address  8. Systematic Transfer Plan

[For Additional Purchase/Repurchase \(1&2\)](#)

Scheme Name : \_\_\_\_\_ Plan : \_\_\_\_\_

No. of Units \_\_\_\_\_ / Amount in Rs. : \_\_\_\_\_

[Bank Particulars \(1&2/3\)](#)

Bank Name \_\_\_\_\_ Branch \_\_\_\_\_ Chq./DD No. \_\_\_\_\_ Date \_\_\_\_\_

Type of A/c : Saving/Current/Others (Please specify) \_\_\_\_\_ Ac/ No \_\_\_\_\_

(For Office use only)

Date & time of receipts at ISC \_\_\_\_\_



SBI MUTUAL FUND

SIGNATURE: \_\_\_\_\_

1st Holder

2nd holder

3rd holder

Customer ID No. \_\_\_\_\_ ARN No. 19203 Broker Code/ISC : \_\_\_\_\_  
Folio No. \_\_\_\_\_ Date : \_\_\_\_\_

Nature of transaction (Please tick only one)

1. Additional purchase  3. Change in Bank Particulars  5. Systematic Withdrawal Plan  7. Switchover   
2. Repurchase  4. Systematic Investment Plan  6. Change in Address  8. Systematic Transfer Plan

[For Additional Purchase/Repurchase \(1&2\)](#)

Scheme Name : \_\_\_\_\_ Plan : \_\_\_\_\_

No. of Units \_\_\_\_\_ / Amount in Rs. : \_\_\_\_\_

[Bank Particulars \(1&2/3\)](#)

Bank Name \_\_\_\_\_ Branch \_\_\_\_\_ Chq./DD No. \_\_\_\_\_ Date \_\_\_\_\_

Type of A/c : Saving/Current/Others (Please specify) \_\_\_\_\_ Ac/ No \_\_\_\_\_

(For Office use only)

Date & time of receipts at ISC \_\_\_\_\_



SBI MUTUAL FUND

SIGNATURE: \_\_\_\_\_

1st Holder

2nd holder

3rd holder

[Systematic Investment plan / Systematic Withdrawal Plan \(4&5\)](#)

Amt. Rs. \_\_\_\_\_ Every Month/ Quarter from \_\_\_\_\_ date to \_\_\_\_\_ date

In case of SIP, enclosed cheque nos. \_\_\_\_\_

[Change of Address \(6\)](#)

[Switchover \(7\)/Systematic Transfer Plan \(8\)](#)

I would like to switchover/ systematically transfer(STP) my investments as under :

Amount/No. of units \_\_\_\_\_ from \_\_\_\_\_ Scheme name \_\_\_\_\_

To 1) \_\_\_\_\_  
Scheme name \_\_\_\_\_ Plan \_\_\_\_\_ Folio No. \_\_\_\_\_ Amt/units \_\_\_\_\_

& 2) \_\_\_\_\_  
Scheme name \_\_\_\_\_ Plan \_\_\_\_\_ Folio No. \_\_\_\_\_ Amt/units \_\_\_\_\_

I would like to avail PIN facility.  I would like to avail Nomination facility.  
[Please Tick ( ✓ )]

(For Office use only) SIGNATURE: \_\_\_\_\_  
Date & time of receipts at ISC \_\_\_\_\_ 1st Holder \_\_\_\_\_ 2nd holder \_\_\_\_\_ 3rd holder \_\_\_\_\_

[Systematic Investment plan / Systematic Withdrawal Plan \(4&5\)](#)

Amt. Rs. \_\_\_\_\_ Every Month/ Quarter from \_\_\_\_\_ date to \_\_\_\_\_ date

In case of SIP, enclosed cheque nos. \_\_\_\_\_

[Change of Address \(6\)](#)

[Switchover \(7\)/Systematic Transfer Plan \(8\)](#)

I would like to switchover/ systematically transfer(STP) my investments as under :

Amount/No. of units \_\_\_\_\_ from \_\_\_\_\_ Scheme name \_\_\_\_\_

To 1) \_\_\_\_\_  
Scheme name \_\_\_\_\_ Plan \_\_\_\_\_ Folio No. \_\_\_\_\_ Amt/units \_\_\_\_\_

& 2) \_\_\_\_\_  
Scheme name \_\_\_\_\_ Plan \_\_\_\_\_ Folio No. \_\_\_\_\_ Amt/units \_\_\_\_\_

I would like to avail PIN facility.  I would like to avail Nomination facility.  
[Please Tick ( ✓ )]

(For Office use only) SIGNATURE: \_\_\_\_\_  
Date & time of receipts at ISC \_\_\_\_\_ 1st Holder \_\_\_\_\_ 2nd holder \_\_\_\_\_ 3rd holder \_\_\_\_\_

[Systematic Investment plan / Systematic Withdrawal Plan \(4&5\)](#)

Amt. Rs. \_\_\_\_\_ Every Month/ Quarter from \_\_\_\_\_ date to \_\_\_\_\_ date

In case of SIP, enclosed cheque nos. \_\_\_\_\_

[Change of Address \(6\)](#)

[Switchover \(7\)/Systematic Transfer Plan \(8\)](#)

I would like to switchover/ systematically transfer(STP) my investments as under :

Amount/No. of units \_\_\_\_\_ from \_\_\_\_\_ Scheme name \_\_\_\_\_

To 1) \_\_\_\_\_  
Scheme name \_\_\_\_\_ Plan \_\_\_\_\_ Folio No. \_\_\_\_\_ Amt/units \_\_\_\_\_

& 2) \_\_\_\_\_  
Scheme name \_\_\_\_\_ Plan \_\_\_\_\_ Folio No. \_\_\_\_\_ Amt/units \_\_\_\_\_

I would like to avail PIN facility.  I would like to avail Nomination facility.  
[Please Tick ( ✓ )]

(For Office use only) SIGNATURE: \_\_\_\_\_  
Date & time of receipts at ISC \_\_\_\_\_ 1st Holder \_\_\_\_\_ 2nd holder \_\_\_\_\_ 3rd holder \_\_\_\_\_