


**SBI MUTUAL FUND**  
**SCHEME INFORMATION DOCUMENT**

# **SBI** **NIFTY 1D RATE ETF**

An open-ended Exchange Traded Fund replicating/tracking NIFTY 1D Rate Index. A relatively low interest rate risk and relatively low credit risk.

| <b>Product Labeling</b>                                                                                                                                                                                               |                                                                                                                                                                                                                                                                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Short Term income solution</li> <li>Investment in securities covered by NIFTY 1D Rate index.</li> </ul> | <p style="text-align: center;"><b>Riskometer</b></p>  <p style="text-align: center;"><b>RISKOMETER</b><br/>Investors understand that their principal will be at low risk</p> |

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

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

| <b>Potential Risk Class</b>            |                                     |                               |                                      |
|----------------------------------------|-------------------------------------|-------------------------------|--------------------------------------|
| <b>Credit Risk →</b>                   | <b>Relatively Low<br/>(Class A)</b> | <b>Moderate<br/>(Class B)</b> | <b>Relatively High<br/>(Class C)</b> |
| <b>Interest Rate Risk ↓</b>            |                                     |                               |                                      |
| <b>Relatively Low<br/>(Class I)</b>    | <b>A-I</b>                          |                               |                                      |
| <b>Moderate<br/>(Class II)</b>         |                                     |                               |                                      |
| <b>Relatively High<br/>(Class III)</b> |                                     |                               |                                      |

**Offer of Units of Rs. 1000/- per unit during the New Fund Offer Period and on applicable NAV during the Continuous offer**

| <b>New Fund Offer Opens on</b> | <b>New Fund Offer Closes on</b> | <b>Scheme re-opens on</b>                         |
|--------------------------------|---------------------------------|---------------------------------------------------|
| October 23, 2023               | October 26, 2023                | Within 5 business days from the date of allotment |

| <b>Mutual Fund</b>         | <b>Trustee Company</b>                          | <b>Asset Management Company</b>      |
|----------------------------|-------------------------------------------------|--------------------------------------|
| SBI Mutual Fund ('SBI MF') | SBI Mutual Fund Trustee Company Private Limited | SBI Funds Management Limited ('AMC') |

|                                                                                                              |                                                                                                              |                                                                                                              |
|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
|                                                                                                              | ('Trustee Company')<br>CIN: U65991MH2003PTC138496                                                            | (A joint venture between SBI<br>and AMUNDI)<br>CIN:<br>U65990MH1992PLC065289                                 |
| <b>Corporate Office</b>                                                                                      | <b>Registered Office:</b>                                                                                    | <b>Registered Office:</b>                                                                                    |
| 9 <sup>th</sup> Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051 | 9 <sup>th</sup> Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051 | 9 <sup>th</sup> Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051 |

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

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

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

**SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website. The Scheme Information Document should be read in conjunction with the SAI and not in isolation. This Scheme Information Document is dated October 18, 2023.**

#### **Disclaimers by NSE**

"As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/5592 dated August 10, 2023, permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever."

#### **Disclaimers by BSE**

"BSE Limited ("the Exchange") has given vide its letter dated August 10, 2023 permission to SBI Mutual Fund to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Unit are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to SBI Mutual Fund. The Exchange does not in any manner:

- warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or
- warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or
- take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

And it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of SBI NIFTY 1D Rate ETF of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever.”

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## HIGHLIGHTS OF THE SCHEME

|                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                   |                     |
|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|---------------------|
| <b>Name of the Scheme</b>                 | SBI NIFTY 1D Rate ETF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                   |                     |
| <b>Type of scheme</b>                     | An open-ended Exchange Traded Fund replicating/tracking NIFTY 1D Rate Index. A relatively low interest rate risk and relatively low credit risk.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                   |                     |
| <b>Scheme Code</b>                        | SBIM/O/O/DET/23/09/0173                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                   |                     |
| <b>Investment Objective of the Scheme</b> | The investment objective of the scheme is to generate returns, before expenses, that correspond to the returns of the NIFTY 1D Rate Index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme would be achieved.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                   |                     |
| <b>Liquidity</b>                          | <p><b>On the Exchange</b><br/>The units of the Scheme can be bought / sold on all trading days on the National Stock Exchange of India Limited or BSE Limited where the Scheme is proposed to be listed.</p> <p><b>Directly with the Mutual Fund</b></p> <p><u>For Market Makers:</u> The Scheme offers units for subscription/redemption directly with the Mutual Fund on all business days in creation unit size to Market Makers at intraday NAV based on the actual execution price of the underlying portfolio.</p> <p><u>For Large investors :</u> Investors can subscribe/redeem the units directly with the Mutual Fund on all business days at intraday NAV based on the actual execution price of the underlying portfolio, provided, the executed value of the units is greater than Rs. 25 crores and units are in multiples of creation unit size (Not applicable to Employee Provident Fund Organisation, Recognised Provident Funds, approved Gratuity Funds, approved Superannuation Funds till October 31, 2023).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                   |                     |
| <b>Benchmark</b>                          | NIFTY 1D Rate Index                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                   |                     |
| <b>Transparency / NAV Disclosure</b>      | <p>The AMC will calculate and disclose the first Net Asset Value not later than 5 business days from the date of allotment.</p> <p>Subsequently, the NAV will be calculated and disclosed at the close of every Business Day. NAV will be calculated and disclosed in the manner as may be specified under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a></p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) &amp; on <a href="http://www.sbimf.com">www.sbimf.com</a> by 11.00 p.m. Further, the Mutual Fund shall send the latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.</p> <p>The Mutual Fund shall disclose portfolio (along with the ISIN) as on the last day of the month/half year for all their respective Schemes on its website viz. <a href="http://www.sbimf.com">www.sbimf.com</a> and on the website of AMFI within 10 days from the close of each month/ half-year respectively, in the prescribed format. In terms of Regulation 59A of SEBI (Mutual Funds) Regulations, 1996, a complete statement of the Scheme portfolio would also be sent by the Mutual Fund to all unitholders within 10 days from the close of each half year (i.e. March 31 &amp; September 30) in the manner as may be specified by the SEBI.</p> |                                                   |                     |
| <b>Load Structure</b>                     | <ul style="list-style-type: none"> <li>• Entry load : Not applicable</li> <li>• Exit load : Nil</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                   |                     |
| <b>Asset Allocation</b>                   | <b>Instruments</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>Indicative allocations (% of total assets)</b> | <b>Risk Profile</b> |

|                                                                                                                                                                                                                                 | Minimum | Maximum | High/Medium/Low |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|-----------------|
| Securities comprising NIFTY 1D Rate Index                                                                                                                                                                                       | 95      | 100     | Low             |
| Repo/ Reverse Repo in Government Securities and any other similar overnight instruments, Units of Liquid & Overnight schemes, Debt & Money Market Instruments (with maturity not exceeding 91 days) &, cash & cash equivalents. | 0       | 5       | Low             |

It may be noted that after the closure of the NFO Period/pending deployment of the funds of the Scheme, the Scheme may park the funds in Government securities including Triparty Repo, and units of liquid & Overnight mutual fund until the full deployment is achieved.

The Scheme shall replicate the underlying debt index subject to the requirements as specified in paragraph 3.5 & 3.6 of Master circular for Mutual Funds.

The cumulative gross exposure to securities forming part of the Index, Liquid & Overnight Schemes, Govt. securities, Debt and Money Market Instruments and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme. However, in accordance with Paragraph 12.25.3 of Master Circular for Mutual Funds and SEBI letter no. SEBI/ HO/ IMD – II/ DOF3 / OW/ P/ 2021/ 31487/ 1 dated November 3, 2021 addressed to AMFI, it has been mentioned that cash or cash equivalents like Government securities, T-Bills and repo on Government Securities with residual maturity of less than 91 days may be treated as not creating any exposure.

This investment in units of Liquid & Overnight mutual fund is subject to prevailing regulatory limits of aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund.

The Scheme shall not invest in repo & reverse repo in corporate debt.  
The Scheme shall not invest in derivatives.  
The scheme will not invest in ADR/ GDR/ Foreign Securities  
The scheme will not invest in Securitized Debt.  
The scheme shall not engage in short selling.  
The Scheme shall not engage in securities lending and borrowing.  
The Scheme shall not invest in unrated debt instrument.  
The Scheme will not make any investment in debt instruments having structured obligations and credit enhancements.  
The Scheme shall not invest in Credit default swaps.  
The Scheme shall not invest in securities covered in paragraph 12.2 of Master circular for Mutual Funds.  
The Scheme shall not invest in REITs/InvITS.

The Investment Manager would monitor the tracking error & tracking difference of the Scheme on an ongoing basis and would seek to minimize the same to the maximum extent possible. Under normal circumstances, such tracking difference is not expected to exceed 1.25% per annum. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error/difference relative to performance of the Underlying Index.

|                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                          | <p>The above investment pattern is indicative and may be changed by the Fund Manager for a short-term period on defensive considerations in accordance with paragraph 1.14 of the master circular for Mutual Funds, keeping in view market conditions, market opportunities, applicable SEBI (Mutual Funds) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. If the exposure falls outside the above-mentioned asset allocation pattern, the portfolio shall be rebalanced by AMC within 7 days from the date of said deviation.</p> <p>There can be no assurance that the investment objective of the scheme will be achieved.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Plans and Options Offered</b>                                         | <p>Currently, there are no plans under the Scheme. The scheme shall only have one option which shall be daily Income Distribution cum Capital Withdrawal (IDCW) reinvestment with compulsory weekly payout of the reinvested units.</p> <p>The Scheme will declare IDCW at a daily frequency, subject to availability of distributable surplus. IDCW declared on daily basis will be compulsorily reinvested in the Scheme. Units arising out of IDCW reinvestment will be extinguished and paid out to the investors on a weekly basis i.e., payout on every Monday of the week. In case the payout date falls on a non-business day the payout will be done on the immediately following business day.</p> <p>However, the Trustees reserve the right to introduce/ alter/ extinguish any of the plans/ options under the Scheme at a later date. For any change in plans/ options offered under the Scheme, the AMC shall publish a notice-cum-addendum for the information of the investors.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Minimum Investment Size (During NFO)</b>                              | Rs. 5,000/- and in multiples of Re.1 thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Minimum Amount for purchase / redemption in (Rs.) (Ongoing basis)</b> | <p><b>Purchases Directly with Fund</b> - Ongoing purchases directly from the Mutual Fund would be restricted to Market Makers and Large Investors (subject to transactions greater than INR 25 crores or such other amount as may be specified by SEBI from time to time) provided the value of units to be purchased is in creation unit size or multiples thereof. The aforesaid limit of Rs.25 crores or such other amount as may be specified by SEBI from time to time is not applicable for Market Makers.</p> <p>The above limit shall not be applicable for the below investors till 31st Oct, 2023.</p> <ol style="list-style-type: none"> <li>1. Schemes managed by Employee Provident Fund Organization, India.</li> <li>2. Recognized Provident Fund, approved gratuity funds and approved superannuation funds under Income Tax Act 1961.</li> </ol> <p><b>On the Exchange</b> - The units of the scheme can be purchase/ redeem in minimum lot of 1 unit and in multiples thereof.</p> <p><b>Redemptions Directly with Fund</b> : Market Makers and Large Investor (&gt;Rs 25 cr) can redeem units in creation unit size or in multiples thereof directly with the fund based on Applicable NAV.</p> <p>Investors can directly approach the AMC for redemption of units of ETFs, for transaction of upto INR 25 Cr. without any exit load, in case of the following scenarios:</p> <ol style="list-style-type: none"> <li>i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or</li> <li>ii. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or</li> <li>iii. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.</li> </ol> |

|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                          | <p>In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.</p> <p>The above instances shall be tracked by SBIFML on an ongoing basis and incase if any of the above mentioned scenario arises the same shall be disclosed on the website of SBI MF i.e. <a href="https://www.sbimf.com/en-us">https://www.sbimf.com/en-us</a></p>                                                                                                               |
| <b>Dematerialization</b> | <p>a. Units of the Scheme will be available in Dematerialized (electronic) form only.</p> <p>b. The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the Depository Participants (DP's) name, DP ID Number and the beneficiary account number of the applicant.</p> <p>c. Units of the Scheme will be issued, traded and settled compulsorily in dematerialized form.</p> <p>Application without relevant details will be liable to be rejected.</p> |



## I. INTRODUCTION

### A. RISK FACTORS

#### 1. Standard Risk Factors

- a. Mutual funds and securities investments are subject to market risks and there is no assurance or guarantee that the Fund's objective will be achieved.
- b. As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of investment in the scheme may go up or down.
- c. Past performance of the Sponsor / AMC / Mutual Fund or its affiliates does not guarantee the future performance of the scheme(s) of the Mutual Fund.
- d. State Bank of India, the sponsor, is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution made by it of an amount of Rs. 5 lakhs towards setting up of the mutual fund.
- e. SBI NIFTY 1D Rate ETF is only the name of the scheme and does not, in any manner, indicate either the quality of the scheme or its future prospects and returns.
- f. The NAV of the Scheme's Units may be affected by change in the general market conditions, factors and forces affecting capital markets in particular, level of interest rates, various market related factors and trading volumes.
- g. The present scheme is not a guaranteed or assured return scheme.
- h. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.

#### 2. Scheme Specific Risk Factors

Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific risk factors are summarized below:

- A. The Mutual Fund is not assuring any Income Distribution cum capital withdrawal (IDCW) nor is it assuring that it will make any IDCW distributions. All IDCW distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme.

#### B. Risks associated with investment in units of mutual fund:

Investment in Mutual Fund Units involves investment risks, including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal.

- Liquidity risk – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees may limit redemptions (including suspending redemptions) under certain circumstances as specified under the Scheme Information Document.

- Volatility risks: There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc.

- Default risk – Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

#### C. Risk associated with investing in fixed income securities and Money Market Instruments

- i. Credit risk: Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest

payments on the security). Because of this risk debentures are sold at a yield spread above those offered on Treasury securities, which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default.

- ii. Counterparty risk: Counterparty refers to the counterparty's inability to honor its commitments (payment, delivery, repayment, etc.) and to risk of default. This risk relates to the quality of the counterparty to which the scheme has exposures. Losses can occur in particular for the settlement/delivery of financial instruments.
- iii. Interest Rate risk: This risk is associated with movements in interest rate depends on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However, if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk.
- iv. Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from the securities may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
- v. Liquidity or Marketability Risk: This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market.
- vi. Different types of fixed income securities in which the Scheme would invest carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.
- vii. The Net Asset Value (NAV) of the Scheme, to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

#### **D. Risk associated with market trading:**

- i. Absence of Prior Active Market: Although the scheme will be listed on stock exchange, there can be no assurance that an active secondary market will develop or be maintained.
- ii. Lack of Market Liquidity: Trading in the units of the scheme on stock exchange may be halted because of market conditions or for reasons that in view of stock exchange or SEBI, trading in the units of the scheme are not advisable. In addition, trading of the units of the scheme are subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of stock exchange necessary to maintain the listing of the units of the scheme will continue to be met or will remain unchanged.
- iii. Units of the scheme may trade at prices other than NAV: The units of the scheme may trade above or below their NAV. The NAV of the scheme will fluctuate with changes in the market value of scheme holdings. The trading prices of the units of the scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand for the units of the scheme. However, given that units of the scheme can be created and redeemed in creation units directly with the fund, it is expected that large discounts or premiums to the NAV of units of the scheme will not sustain due to arbitrage opportunity available
- iv. Regulatory Risk: Any changes in trading regulations by stock exchange or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/discount to NAV.
- v. Right to Limit Redemptions: The Trustee, in the general interest of the unit holders of the scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of units which can be redeemed on any business day depending on the total "Saleable Underlying Stock" available with the fund. For details, refer Section on 'Right to limit Redemption' in B. ONGOING OFFER DETAILS mentioned in SID.
- vi. Redemption Risk: Investors may note that even though the Scheme is open-ended Scheme, the Scheme would ordinarily repurchase units in creation unit size. Thus, unit holdings in less than the creation unit size can only be sold through the secondary market on the exchange

#### **E. Risks associated with investment in TREPs:**

- i. Interest rate risk: This risk arises from uncertainty in the rate at which cash flows from the securities may be reinvested. While the rate of interest for TREPs remains closely correlated to the repo rate, it also may vary based on inter-bank lending demand & supply. Hence, there remains a risk of rate at which TREPs will get re-invested.
- ii. Settlement risk : Since the settlement for TREPs happens through CCIL, the risk of default from counterparty is limited. However, in case a clearing member fails to honour their settlement obligations, the “Default Waterfall” mechanism is used to make complete the settlement process. As per the waterfall mechanism, 1<sup>st</sup> step. The defaulter’s margins and the defaulter’s contribution to the default fund have been appropriated; 2<sup>nd</sup> step: CCIL’s contribution is used to meet the losses; 3<sup>rd</sup> step: Post utilization of CCIL’s contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Hence, the scheme is subject to the risk of loss to the extent of initial margin and default fund contribution being invoked in the event of failure of any settlement obligations.

#### **F. Risks associated with investing in Government of India Securities:**

Market Liquidity risk with fixed rate Government of India Securities even though the Government of India Securities market is more liquid compared to other debt instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, the liquidity of the Scheme may suffer in case the relevant guidelines issued by Reserve Bank of India undergo any adverse changes.

Interest Rate risk associated with Government of India Securities – while Government of India Securities generally carry relatively minimal credit risk since they are issued by the Government of India, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is not unique to Government of India Securities. It exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the government’s credit rating. By contrast, in the case of corporate or institutional fixed income Securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.

- G. Tracking Error Risk:** The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the respective scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC’s ability to achieve close correlation with the underlying index of the scheme. The scheme’s returns may therefore deviate from those of its underlying index.

#### **H. Tracking Difference Risk:**

The Fund Manager may not be able to invest the entire corpus exactly in the same proportion as in the underlying index or goods due to certain factors such as the fees and expenses of the scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC’s ability to achieve close correlation with the underlying index of the scheme. The scheme’s returns may therefore deviate from those of its underlying index. Tracking Difference is the Difference of returns between the Scheme and the Benchmark Index annualized over 1 year, 3 Year, 5 Year, 10 year and Scheme since Inception period.

The fund manager will endeavor to limit the tracking difference over one-year period within 1.25%. In case the average annualized tracking difference over 1-year period for Scheme is higher than 1.25%, the same will be brought to the notice of trustees with corrective actions taken by the AMC. However, there can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error/ difference relative to performance of the Underlying Index. Tracking Difference shall be disclosed only if the scheme has completed 1 year period. The Tracking difference is to be disclosed on a monthly basis on [www.sbimf.com](http://www.sbimf.com) and AMFI website.

Since the scheme will have a constant NAV of Rs. 1000, Tracking error/difference will be computed on the adjusted NAV.

**I. Passive Investments**

As the scheme proposes to invest not less than 95% of the net assets in the securities of the underlying Index, the scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to individually select securities or to take defensive positions in declining markets.

**J. Risks associated with segregated portfolio**

Different types of securities in which the scheme would invest carry different levels and types of risk as given in the Scheme Information Document of the scheme. In addition to the same, unitholders are requested to also note the following risks with respect to Segregated Portfolio:

1. Investor holding units of segregated portfolio may not be able to liquidate their holding till the time there is recovery of money from the issuer.
2. Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity, as there may not be active trading of units in the stock market. Further trading price of units on the stock market may be at a significant discount compared to the prevailing NAV.
3. Securities which are part of the segregated portfolio may or may not recover any money, either fully or partially

**K. Right to limit redemptions:** The Trustee, in the general interest of the unit holders of the underlying scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of units which can be redeemed on any business day depending on the total "Saleable Underlying Stock" available with the fund. For details, refer Section on 'Right to limit Redemption'

## **B. Risk Control strategies:**

The scheme aims to track the NIFTY 1D Rate Index before expenses. The index is tracked on a regular basis and changes to the constituent, if any, are replicated in the portfolio with the purpose of minimizing tracking error.

Investments in debt, Money market instruments carry various risks such as inability to sell securities, interest rate risk, liquidity risk, default risk, reinvestment risk etc

In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.

Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.

For risk control, the following may be noted:

### **Liquidity risks:**

Securities in the underlying index are selected by applying liquidity as one of the criteria and hence the portfolio of NIFTY 1D Rate Index is reasonably liquid. Liquidity issues in the scheme are not envisaged.

### **Interest Rate Risk:**

Changes in interest rates affect the prices of bonds. If interest rates rise the prices of bonds fall and vice versa. A well-diversified portfolio may help to mitigate this risk.

### **Volatility risks:**

This being a passive investment carries lesser risk as compared to active fund management. The Portfolio will intend to replicate the underlying Index in terms of asset class profile, Credit and Maturity Profiles. The fund manager would endeavor to keep cash levels at the minimal to control tracking error.

### **Turnover**

Given the 1D maturity of the fund as well as the scheme being an Exchange Traded Fund, this scheme is likely to observe high turnover on the asset side through ongoing deployments and maturities as well as on the liability (Investor) side through subscriptions and redemptions through stock exchange mechanisms or otherwise. The FM will intend to optimise the portfolio churn given the liability requirements in line with scheme objective and strategy.

## **C. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

As per Paragraph 6.11 of Master Circular for Mutual Funds dated May 19, 2023, the above guidelines are not applicable for Exchange Traded Funds. As SBI Nifty 1D Rate ETF, is an exchange traded fund, the same is not applicable.

## **D. Special Consideration**

### **(i) Requirement of Demat account for investing in the scheme:**

The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the Depository Participants (DP's) name, DP ID Number and the beneficiary account number of the applicant.

The Performance of NIFTY 1D Rate Index will have a direct bearing on the performance of the Scheme. In the event the NIFTY 1D Rate Index is dissolved or is withdrawn by the index provider, the Trustee reserves a right to modify the Scheme so as to track a different and suitable index and the procedure stipulated in the Regulations shall be complied with.

(ii) Termination of the scheme

The Trustees reserve the right to terminate the scheme at any time. Regulation 39(2) of the SEBI Regulations provides that any scheme of a mutual fund is to be wound up :

- (a) on the happening of any event which, in the opinion of the Trustees, requires the scheme to be wound up; or
  - (b) if 75% of the Unit holders of a scheme pass a resolution that the scheme be wound up; or
  - I if SEBI so directs in the interest of the unit holders.
- (ii) Where a scheme is wound up under the above Regulation, the trustees shall give notice within one day, disclosing the circumstances leading to the winding up of the scheme,
- (a) to SEBI; and
  - (b) in two daily newspapers having circulation all over India & a vernacular newspaper circulating at the place where the mutual fund is formed.

Provided that where a scheme is to be wound up under clause (a) of sub-regulation (2), the trustees shall obtain consent of the unit holders participating in the voting by simple majority on the basis of one vote per unit and publish the results of voting within forty five days from the publication of notice under sub-regulation (3) of regulation 39.

Provided further that in case the trustees fail to obtain the required consent of the unitholders under clause (a) of sub-regulation (2), the schemes shall be reopened for business activities from the second business day after publication of results of the voting

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

- (iii) The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the SID & SAI.
- (iv) Redemption by the Unit Holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise.
- (v) The tax benefits described in Statement of Additional Information (SAI) are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each investor / Unit Holder is advised to consult his/her/its own professional tax advisor
- (vi) The Mutual Fund is not assuring any returns nor is it assuring that it will make periodic distributions.
- (vii) No person has been authorized to issue any advertisement or to give any information or to make any representations other than that contained in this SID. Circulars in connection with this offering not authorized by the Mutual Fund and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund.
- (viii) In addition to the investment management activity, SBI Funds Management Limited has also been granted a certificate of registration as a Portfolio Manager with Registration Code INP000000852.

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

SBI Funds Management Limited is also acting as Investment Manager of SBI Alternative Equity Fund which is registered with SEBI vide SEBI Registration number: IN/AIF3/15-16/0177, as a category III Alternative Investment Fund and SBI Alternative Debt Fund which is registered with SEBI vide SEBI Registration number: IN/AIF2/18-19/0563 as a category II Alternative Investment Fund under SEBI (Alternative Investment Funds) Regulations, 2012.

SBI Funds Management Limited has also obtained approval for providing the management and advisory services to Category I foreign portfolio investors and Category II foreign portfolio investors through fund manager(s) managing the schemes of the SBI Mutual Fund as permitted under Regulation 24(b) of the SEBI (Mutual Funds) Regulations, 1996, as amended from time to time ("the Regulations"). While, undertaking the said Business Activity, the AMC shall ensure that (i) any conflict of interest with the activities of the Fund will be avoided; (ii) there exists a system to prohibit access to insider information as envisaged under the Regulations; and (iii) Interest of the Unit holder(s) of the Scheme of the Mutual Fund are protected at all times.

SBI Funds Management Limited has received approval from Development Commissioner, Special Economic Zone, vide Letter of Approval dated March 19, 2021 for setting up branch office (IFSC unit) in GIFT city – multi-services – Special Economic Zone for providing Portfolio Management Services and Investment Management activities / services for pooled assets. IFSCA has granted certificate of registration dated November 28, 2022 to SBI Funds Management Limited (IFSC Branch) to carry out activities as a Fund Management Entity (Retail). The registration number is IFSCA / FME/ III/ 2022-23/010.

Further, SBIFML through its IFSC branch is also acting as an Investment Manager to SBI Investment Opportunities Fund (IFSC) which is registered with IFSCA as a Category III Alternative Investment Fund. The registration number of SBI Investment Opportunities Fund (IFSC) is IFSC/AIF3/2023-24/0010..

SEBI has granted no objection vide letter no. SEBI/HO/IMD-I1/IMD-II\_DO10/P/OW/2023/9253/1 dated March 03, 2023 for undertaking Portfolio Management Services and Investment Management activities / services for pooled assets through a branch in IFSC-GIFT City.

Further, SEBI has also granted no objection vide letter no. SEBI/HO/IMD/IMD-RAC-1/OW/2023/36315/1 dated September 04, 2023 under Regulations 24(b) of SEBI (Mutual Funds) Regulations, 1996 for setting up wholly owned subsidiary of the AMC for undertaking Portfolio Management Services and Investment Management activities / services for pooled assets in IFSC–GIFT City.

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

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

(x) **Segregation of Portfolio:**

Creation of segregated portfolio shall be subject to following guidelines specified by SEBI as per Paragraph 4.4 of Master Circular for Mutual Funds, as amended from time to time:

The te'm 'segregated portfo'io' shall mean a portfolio, comprising of debt or money market instrument affected by a credit event that has been segregated in a Mutual Fund Scheme and the te'm 'main portfo'io' shall mean the Scheme portfolio excluding the segregated portfolio and the te'm 'total portfo'io' shall mean the Scheme portfolio including the securities affected by the credit event.

Segregated portfolio will be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:

- Downgrade of a debt or money market instrument 'o 'below investment grade, or
- Subsequent downgrades of the said instruments fr'm 'below investment grade, or
- Similar such downgrades of a loan rating.

In case of difference in rating by multiple CRAs, the most conservative rating will be considered. Creation of segregated portfolio will be based on issuer level credit events as mentioned above and implemented at the ISIN level.

### **Creation of segregated portfolio for investment in debt instruments with special features**

Segregated portfolio of such instruments may be created in case the said instrument is to be written off or converted to equity pursuant to any proposal, the date of said proposal may be treated as the trigger date. However, if the said instruments are written off or converted to equity without proposal, the date of write off or conversion of debt instrument to equity may be treated as the trigger date subject to compliance with relevant provisions of Paragraph 4.4 of Master Circular for Mutual Funds issued with respect to 'Creation of segregation portfolio in mutual fund schemes' and any other relevant Regulations/Circulars/Guidelines issued in the future from time to time.

#### **PROCESS:**

The recommendation of creating the segregated portfolio needs to be approved by the Board of AMC & Trustee.

Further, the AMC shall immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. The AMC will also disclose that the segregation shall be subject to trustee approval.

Additionally, the said press release will be prominently disclosed on the website of the AMC. The AMC will ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.

#### **Post approval process:**

Once AMC & trustee approval is received by SBIFML:

1. Segregated portfolio shall be effective from the day of credit event
2. SBIFML shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.
3. An e-mail or SMS should be sent to all unit holders of the concerned scheme.
4. The NAV of both segregated and main portfolio shall be disclosed from the day of the credit event.
5. All existing investors in the scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.
6. No redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.
7. If the AMC Board/ trustees do not approve the proposal to segregate portfolio, AMC shall issue a press release immediately informing investors of the same.

#### **Security Valuation and processing of subscriptions and redemptions:**

1. The valuation of any security sought to be segregated will be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circular(s) issued thereunder and shall be in line with the valuation policy, which would be either external valuation prices or hair cut based valuation as



applicable. The valuation price may deviate from the above based on adequate reasons and necessary disclosure as required by the SEBI guidelines.

2. All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as per the existing circular on applicability of NAV. However, in case of segregated portfolio, applicability of NAV will be as under:

- Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
- Investors subscribing to the Scheme will be allotted units only in the main portfolio based on its NAV.

#### **Disclosure requirements:**

A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event will be communicated to the investors within 5 working days of creation of the segregated portfolio. Further, adequate disclosure of the segregated portfolio will also appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the Scheme. Further, the NAV of the segregated portfolio will be declared on daily basis.

The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM cum-Application Form, advertisement, AMC and AMFI websites, etc. The scheme performance required to be disclosed at various places will include the impact of creation of segregated portfolio. The scheme performance will clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery(ies), if any, will be disclosed as a footnote to the scheme performance. These disclosures regarding the segregated portfolio will be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.

The investors of the segregated portfolio will be duly informed of the recovery proceedings of the investments of the segregated portfolio and status update will be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.

#### **Total Expense Ratio (TER) for the segregated portfolio**

SBIFML shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.

The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.

The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by SBIFML.

The costs related to segregated portfolio shall in no case be charged to the main portfolio.

#### **Monitoring by Trustees**

In order to ensure timely recovery of investments of the segregated portfolio, Trustees will ensure that, the SBIFML puts in sincere efforts to recover the investments of the segregated portfolio. Upon recovery of money, whether partial or full, it will be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio. Further, an Action Taken Report (ATR) on the efforts made by the SBIFML to recover the investments of the segregated portfolio will be placed in every Trustee meeting till the investments are fully recovered/ written-off.

The Trustees will monitor the compliance of this circular and disclose in the half-yearly trustee reports filed with SEBI, the compliance in respect of every segregated portfolio created.

In order to avoid mis-use of segregated portfolio, trustees will ensure that there is a mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment Officers (CIOs), etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of the AMC, including claw back of such amount to the segregated portfolio of the scheme.

Creation of segregated portfolio will be optional and at the discretion of the AMC.

**Illustration of impact of Portfolio Segregation on scheme and its investors:**

**Before Segregation:**

| Total Portfolio        | Regular Plan | Direct Plan |
|------------------------|--------------|-------------|
| Net Asset (a)          | 500          | 200         |
| Units (b)              | 20.00        | 10.00       |
| NAV per Unit (c = a/b) | 25.00        | 20.00       |

**Assumptions:**

The above portfolio has a security XYZ with current market value on the date of segregation of Rs 70 which has been downgraded below investment grade or has defaulted. Post splitting the Total portfolio into Main portfolio and Segregated portfolio, the impact will be as below:

**After Segregation:**

| Main Portfolio                           | Regular Plan | Direct Plan |
|------------------------------------------|--------------|-------------|
| Net assets before segregation (a)        | 500          | 200         |
| Market Value of Security XYZ (b)         | 50.00        | 20.00       |
| Net assets after segregation (c = a – b) | 450.00       | 180.00      |
| Units (d)                                | 20.00        | 10.00       |
| NAV per unit (c/d)                       | 22.500       | 18.000      |

| Segregated Portfolio   | Regular Plan | Direct Plan |
|------------------------|--------------|-------------|
| Net Assets* (a)        | 50.00        | 20.00       |
| Units (b)              | 20.00        | 10.00       |
| NAV per Unit (c = a/b) | 2.50         | 2.00        |

(\*equivalent of market value of segregated security)

For existing investors, the total portfolio will decline by the amount which is segregated (i.e. value of main portfolio after segregation). They will be allotted equal number of units in the main portfolio and the segregated portfolio in the same proportion as held by them in the total portfolio. Thereafter, existing investors can redeem from the main portfolio based on the prevailing NAV and they will continue to hold units in the segregated portfolio. For any new investor, they will be allotted units only in the main portfolio based on the prevailing NAV. NAV of the segregated portfolio may undergo a change on the future depending on any recovery and any applicable haircut.

- (xi) **Disclaimer for Indices:** The Product(s) are not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limite“ ("I"SL")). NSE INDICES LIMITED does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the NIFTY 1D Rate Index to track general stock market performance in India. The relationship of NSE INDICES LIMITED to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NSE INDICES LIMITED without regard to the Issuer or the Product(s). NSE INDICES LIMITED does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the NIFTY 1D Rate Index. NSE INDICES LIMITED is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NSE INDICES LIMITED has no obligation or liability in connection with the administration, marketing or trading of the Product(s). NSE

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An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

## E. DEFINITION AND EXPLANATIONS OF TERMS USED

### **Asset Management Company (AMC)/ Investment Manager /SBIFML**

: SBI Funds Management Limited ('SBIFML') (erstwhile SBI Funds Management Ltd), the Asset Management Company, incorporated under the Companies Act, 1956 and authorized by SEBI to act as Investment Manager to the Schemes of SBI Mutual Fund.

### **Applications Supported by**

**block the Amount” or “ASBA”**: An application containing an authorization given by the Investor to application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units. Blocked Amount” or “ASBA”.

### **Market Makers (MM)**

: Market Makers means the entities/persons who are appointed by the AMC/Fund to give two way quotes for ETFs on the stock exchange.

### **Applicable NAV:**

#### **i) For Market Makers / Large Investors only:**

##### **A. Subscription (Purchase)**

The number of Units of the Scheme that Investors can create on the basis of creation unit size of the Scheme. Units of the Scheme in less than Creation Unit size cannot be purchased directly with the Fund.

The Fund may allow cash Purchases of Units (through RTGS/transfer/Cheque) of the Scheme in Creation Unit size by Large Investors/Market Makers. Purchase request for Creation Unit shall be made by such Investor to the Fund/AMC where upon the Fund/AMC will arrange to buy the underlying portfolio Securities on behalf of the Investor.

##### **B. Redemption (Sale)**

The Fund may allow cash Redemption of the Units of the Scheme in Creation Unit size by Large Investors/Market Makers. Such Investors shall make Redemption request to the Fund/AMC whereupon the Fund/AMC will arrange to sell underlying portfolio Securities on behalf of the Investor. Accordingly, the sale proceeds of portfolio Securities, after adjusting necessary charges/costs, will be remitted to the Investor.

In line with Para 8.7 of SEBI's Master Circular for Mutual Funds dated May 19, 2023, transactions in units of the Scheme by Market Makers / Large Investors, directly with the AMC, intra-day NAV, based on the executed price at which the securities representing the underlying index are purchased / sold, shall be applicable.

#### **ii) For others (except than Market Makers / Large Investors):**

Applicable NAV is the Net Asset Value per Unit at the close of the Business Day on which the application for redemption is received at the designated OPAT of SBI MF and is considered accepted on that day. An application is considered accepted on that day, subject to it being complete in all respects and received prior to the cut-off time on that Business Day. In terms of para 8.7 of the Master Circulars for Mutual Funds dated May 19, 2023, transactions in units of the Scheme by Market Makers / Large Investors, directly with the AMC, intra-day NAV, based on the executed price at which the securities representing the underlying index are purchased / sold, shall be applicable.

|                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Business Day</b>                 | <p>: A day other than</p> <p>(i) Saturday or Sunday; (ii) a day on which National Stock Exchange of India Limited/ BSE Limited is closed (iii) a day on which the Purchase/Redemption of Units is suspended (iv) a day on which banks in Mumbai and / RBI are closed for business/clearing (v) a day which is a public and /or bank holiday at Investor Services Centre / Investor Service Desk where the application is received (vi) a day on which normal business cannot be transacted due to storms, floods, natural calamities, bandhs, strikes or such other events as the AMC may specify from time to time. All applications received on these Non Business Days will be processed on the next Business Day at Applicable NAV.</p> <p>The AMC reserves the right to declare any day as a Business day or otherwise at any of the Investor Service Centre / Investor Service Desks.</p> |
| <b>Creation Unit</b>                | <p>: Creation Unit is fixed number of units of the Scheme, which can be Purchased from/ Redeemed of the scheme in creation unit size of 500 units or multiples thereof.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Creation Date</b>                | <p>: The date on which SBI Nifty 1D Rate ETF units are created.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Date of Application</b>          | <p>: The date of receipt of a valid application complete in all respects for issue or repurchase (depending upon the context) of Units of the scheme by SBIFML at its various offices/branches or the designated centers of the Registrar.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Depository</b>                   | <p>: Depository means a body corporate as defined in the Depositories Act, 1996 (22 of 1996) and includes National Securities Depository Ltd (NSDL) and Central Depository Services Ltd (CDSL).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Depository Participant or DP</b> | <p>: 'Depository Participa'nt' means a person registered as such under subsection (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Entry Load</b>                   | <p>: Entry Load means a one-time charge that the investor pays at the time of entry into the scheme(s). In terms of paragraph 10.4.1 (a) of the SEBI Master Circular for Mutual Funds dated May 19, 2023, there will be no entry load for investments in Scheme.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Exchange Traded Fund/ ETF</b>    | <p>: A fund whose units are listed on an exchange and can be bought/sold at prices quoted on the exchange or in creation unit size by handing over/receiving the portfolio deposit and the cash component at the applicable NAV.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Exit Load</b>                    | <p>: A charge paid by the investor at the time of exit from the scheme.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Investment Management</b>        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

- Agreement (IMA)** : The restated and amended IMA dated December 29, 2004 entered into between SBI Mutual Fund Trustee Company Pvt. Ltd. and SBI Funds Management Ltd. as amended from time to time.
- Large Investors (LI)** : For the purpose of Purchase and Redemption of units under SBI S&P BSE SENSEX ETF , Large Investors would mean the executed value of the units is greater than Rs. 25 crores and units are in multiples of creation unit size by the investor, other than Market Makers.
- Gilts / Govt. Securities** : Securities created and issued by the Central Government and/or State Government, as defined under section 2 of Public Debt Act 1944 as amended or re-enacted from time to time.
- NFO/New Fund Offer** : Means New Fund Offer when the Units are issued at face value of Rs. 1000 /- each.
- Net Asset Value / NAV** : Net Asset Value of the Units of the Scheme calculated in the manner provided in this SID or SAI or as may be prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.
- Non Resident Indian / NRI** : A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under Foreign Exchange Management (Investment in firm or proprietary concern in India) Regulations, 2000.
- Official Points of Acceptance** : means SBIFML Registered Office/ SBIFML Branches, website of the Mutual Fund i.e. [www.sbimf.com](http://www.sbimf.com), SBIFML overseas point of acceptance or the designated centers of the Registrars.
- RBI** : Reserve Bank of India, established under Reserve Bank of India Act, 1934.
- Redemption /Repurchase Price:** The price at which the Units can be redeemed and calculated in the manner provided in this Scheme Information Document (SID).
- Statement of Additional Information (SAI)** : Contains details of SBI Mutual Fund, its constitution, and certain tax, legal and general information.
- Scheme Information Document** : This document issued by SBI Funds Management Ltd. / SBI Mutual Fund, containing / the terms of offering Units of the Scheme of SBI Mutual Fund for subscription as per the terms contained herein. Any modifications to the Scheme Information Document (SID) will be made by way of an addendum which will be attached to the SID. On issuance and attachment of addendum, the SID will be deemed to be an updated SID.
- RBI** : Reserve Bank of India, established under Reserve Bank of India Act, 1934.
- Registrars** : The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund. M/s Computer Age Management Services Ltd. (SEBI Registration Number: INR 000002813). (Computer Age Management Services Ltd. Rayala Towers, 158, Anna Salai, Chennai 600002, Tamil Nadu (Registered Office: New No. 10, old no. 178, M. G. R. Salai, Nungambakkam, Chennai – 600034), as Registrars and Transfer Agents to the Scheme.

|                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Repos</b>                           | : Sale of Government Securities with simultaneous agreement to repurchase them at a later date.                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Reverse Repos</b>                   | : Purchase of government securities with simultaneous agreement to sell them at a later date.                                                                                                                                                                                                                                                                                                                                                                           |
| <b>SBIMFTCPL/Trustees</b>              | : SBI Mutual Fund Trustee Company Private Limited, a wholly owned subsidiary of SBI, incorporated under the provisions of the Companies Act, 1956. The registered office of SBIMFTCPL is situated at 9 <sup>th</sup> Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051. SBIMFTCPL is the Trustee to the Mutual Fund vide the Restated and Amended Trust Deed dated December 29, 2004, to supervise the activities of The Fund. |
| <b>SEBI</b>                            | : Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.                                                                                                                                                                                                                                                                                                                                                            |
| <b>SEBI Regulations or Regulations</b> | : Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 for the time being in force and as amended from time to time, including by way of circulars or notifications issued by SEBI, the Government of India.                                                                                                                                                                                                                                         |
| <b>The Custodian</b>                   | : The custodian to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund. SBI-SG Global Securities Services Pvt. Ltd. (SEBI Registration Number: IN/CUS/022) having Registered Office at 12 <sup>th</sup> Floor, State Bank Bhavan, Madame Cama Road, Mumbai – 400021 and Corporate Office at Jeevan Seva, Annexe Building, Ground Floor, S. V. Road, Santacruz (West), Mumbai – 400054.                                                          |
| <b>The Fund</b>                        | : Means SBI Mutual Fund (SBIMF); constituted as a Trust with SBIMFTCPL as the Trustee under the provisions of Indian Trusts Act, 1882, and registered with SEBI.                                                                                                                                                                                                                                                                                                        |
| <b>The Offer</b>                       | : The issue of Units of the Scheme as per the terms contained in this Scheme Information Document (SID).                                                                                                                                                                                                                                                                                                                                                                |
| <b>Tracking Error</b>                  | : “Tracking Error” is defined as the annualized standard deviation of the difference between daily returns of the underlying index and the NAV of the scheme.                                                                                                                                                                                                                                                                                                           |
| <b>Tracking Difference</b>             | Tracking Difference is the difference of returns between the Scheme and the Benchmark Index annualized over 1 year, 3 Year, 5 Year, 10 Year and since scheme inception period                                                                                                                                                                                                                                                                                           |
| <b>Underlying Index :</b>              | NIFTY 1D Rate Index                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Unit Holder</b>                     | : Any eligible applicant who has been allotted and holds a valid Unit in his/her/its name.                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Unit</b>                            | : One undivided unit issued under the scheme by SBI Mutual Fund.                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Unit Capital</b>                    | : The aggregate face value of the Units issued and outstanding under the scheme.                                                                                                                                                                                                                                                                                                                                                                                        |

## F. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- I. The Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- II. All legal requirements connected with the launch of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- III. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.
- IV. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- V. The contents of Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.
- VI. The AMC has complied with the set of checklist applicable for Scheme Information Documents.

**For SBI Funds Management Limited**

Signature : Sd/-

Name : **Shamsher Singh**  
**Managing Director & CEO**

Date: August 11, 2023

Place: Mumbai.



## II. INFORMATION ABOUT THE SCHEME

### A. TYPE OF THE SCHEME

An open-ended Exchange Traded Fund replicating / tracking NIFTY 1D Rate Index. A relatively low interest rate risk and relatively low credit risk.

### B. INVESTMENT OBJECTIVE OF THE SCHEME

The investment objective of the scheme is to generate returns, before expenses, that correspond to the returns of the NIFTY 1D Rate Index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme would be achieved.

### C. SCHEME ASSET ALLOCATION

| Instruments                                                                                                                                                                                                                     | Indicative allocations<br>(% of total assets) |         | Risk Profile    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|---------|-----------------|
|                                                                                                                                                                                                                                 | Minimum                                       | Maximum | High/Medium/Low |
| Securities comprising NIFTY 1D Rate Index                                                                                                                                                                                       | 95                                            | 100     | Low             |
| Repo/ Reverse Repo in Government Securities and any other similar overnight instruments, Units of Liquid & Overnight schemes, Debt & Money Market Instruments (with maturity not exceeding 91 days) &, cash & cash equivalents. | 0                                             | 5       | Low             |

It may be noted that after the closure of the NFO Period/pending deployment of the funds of the Scheme, the Scheme may park the funds in Government securities including Triparty Repo, and units of liquid & Overnight mutual fund until the full deployment is achieved.

The Scheme shall replicate the underlying debt index subject to the requirements as specified in paragraph 3.5 & 3.6 of Master circular for Mutual Funds.

The cumulative gross exposure to securities forming part of the Index, Liquid & Overnight Schemes, Govt. securities, Debt and Money Market Instruments and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme. However, in accordance with Paragraph 12.25.3 of Master Circular for Mutual Funds and SEBI letter no. SEBI/ HO/ IMD – II/ DOF3 / OW/ P/ 2021/ 31487/ 1 dated November 3, 2021 addressed to AMFI, it has been mentioned that cash or cash equivalents like Government securities, T-Bills and repo on Government Securities with residual maturity of less than 91 days may be treated as not creating any exposure.

This investment in units of Liquid & Overnight mutual fund is subject to prevailing regulatory limits of aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund.

The Scheme shall not invest in repo & reverse repo in corporate debt.

The Scheme shall not invest in derivatives.

The scheme will not invest in ADR/ GDR/ Foreign Securities

The scheme will not invest in Securitized Debt.

The scheme shall not engage in short selling.

The Scheme shall not engage in securities lending and borrowing.

The Scheme shall not invest in unrated debt instrument.

The Scheme will not make any investment in debt instruments having structured obligations and credit enhancements.

The Scheme shall not invest in Credit default swaps.

The Scheme shall not invest in securities covered in paragraph 12.2 of Master circular for Mutual Funds.

The Scheme shall not invest in REITs/InvITS.

The Investment Manager would monitor the tracking error & tracking difference of the Scheme on an ongoing basis and would seek to minimize the same to the maximum extent possible. Under normal circumstances, such tracking difference is not expected to exceed 1.25% per annum. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error/difference relative to performance of the Underlying Index.

The above investment pattern is indicative and may be changed by the Fund Manager for a short-term period on defensive considerations in accordance with paragraph 1.14 of the master circular for Mutual Funds, keeping in view market conditions, market opportunities, applicable SEBI (Mutual Funds) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. If the exposure falls outside the above-mentioned asset allocation pattern, the portfolio shall be rebalanced by AMC within 7 days from the date of said deviation.

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

#### **D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST**

The Scheme will invest in securities which are constituents of NIFTY 1D Rate Index, Repo/ Reverse Repo in Government Securities and any other similar overnight instruments, Units of Liquid & Overnight schemes, Debt & Money Market Instruments (with maturity not exceeding 91 days) & cash & cash equivalents.

#### **E. INVESTMENT STRATEGIES**

The Scheme will track Nifty 1D Rate Index and will use a “passive” or indexing approach to endeavour to achieve scheme’s investment objective. The AMC does not make any judgments about the investment merit of a particular security nor will it attempt to apply any economic, financial or market analysis. Indexing eliminates active management risks with regard to over/ underperformance vis-à-vis a benchmark.

The scheme is an exchange traded fund and will invest at least 95% of its total assets in the securities constituting the underlying index. The scheme may invest up to 5% of their total assets in Repo/ Reverse Repo in Government Securities and any other similar overnight instruments, Units of Liquid & Overnight schemes, Debt & Money Market Instruments (with maturity not exceeding 91 days) &, cash & cash equivalents to manage the liquidity requirement.

The fund manager’s endeavor would be to rebalance the portfolio in order to mirror the index; however, there may be a short period where the constituents of the portfolio may differ from that of the asset allocation of scheme. In case of any deviation from the asset allocation pattern, the portfolio shall be rebalanced by AMC within 7 days from the date of said deviation.

#### **Exchange Traded Fund (ETF)**

ETFs are innovative products that provide exposure to an index or a basket of securities that trade on the exchange like a single stock. ETFs have a number of advantages over traditional open-ended index funds as they can be bought and sold on the exchange at prices that are usually close to the actual intra-day NAV of the Scheme. ETFs are an innovation to traditional mutual funds as ETFs provide investors a fund that closely tracks the performance of an index with the ability to buy/sell on an intra-day basis. Unlike listed close ended funds, which trade at substantial premiums or more frequently at discounts to NAV, ETFs are structured in a manner which allows to create new units and redeem outstanding units directly with the fund, thereby ensuring that ETFs trade close to their actual NAVs.

ETFs are usually passively managed funds wherein subscription/redemption of units work on the concept of exchange with underlying securities. In other words, large investors/institutions can purchase units by depositing the underlying securities with the mutual fund/AMC and can redeem by receiving the underlying shares in exchange of units. Units can also be bought and sold directly on the exchange.

ETFs have all the benefits of indexing such as diversification, low cost and transparency. As ETFs are listed on the exchange, costs of distribution are much lower and the reach is wider. These savings in cost are passed on to the investors in the form of lower costs. Furthermore, exchange traded mechanism helps

reduce minimal collection, disbursement and other processing charges. The structure of ETFs is such that it protects long-term investors from inflows and outflows of short-term investor. This is because the fund does not bear extra transaction cost when buying/selling due to frequent subscriptions and redemptions.

Tracking Error of ETFs is likely to be low as compared to a normal index fund. Due to the Creation/Redemption of units through the in-kind mechanism the mutual fund can keep lesser funds in cash. Also, time lag between buying/selling units and the underlying shares is much lower.

ETFs are highly flexible and can be used as a tool for gaining instant exposure to the equity markets, equitising cash or for arbitraging between the cash and futures market.

#### **Benefits of ETFs:**

- a. Can be easily bought / sold like any other stock on the exchange through terminals spread across the country.
- b. Can be bought / sold anytime during market hours at prices that are expected to be close to actual NAV of the Scheme. Thus, investor invests at real-time prices as opposed to end of day prices.
- c. No separate form filling for buying / selling units. It is just a phone call to your broker or a click on the net.
- d. Ability to put limit orders.
- e. Minimum investment for an ETF is one unit.
- f. Protects long-term investors from the inflows and outflows of short-term investors.
- g. Flexible as it can be used as a tool for gaining instant exposure to the equity markets, 26quitizing cash, for arbitraging between the cash and futures market.
- h. Helps in increasing liquidity of underlying cash market.
- i. Aids low cost arbitrage between futures and cash market.
- j. An investor can get a consolidated view of his investments without adding too many different account statements as the units issued would be in demat form.

#### **Risks of ETFs:**

- a. Absence of Prior Active Market: Although the units of ETFs are listed on the Stock Exchange for trading, there can be no assurance that an active secondary market will develop or be maintained.
- b. Lack of Market Liquidity: Trading in units of ETFs on the Stock Exchange on which it is listed may be halted because of market conditions or for reasons that, in the view of the concerned Stock Exchange or Market Regulator, trading in the ETF Units is inadvisable. In addition, trading in the units of ETFs is subject to trading halts caused by extraordinary market volatility pursuant to 'circuit filter' rules. There can be no assurance that the requirements of the concerned Stock Exchange necessary to maintain the listing of the units of ETFs will continue to be met or will remain unchanged.
- c. Units of Exchange Traded Funds May Trade at Prices Other than NAV: Units of ETFs may trade above or below their NAV. The NAV of Units of ETFs may fluctuate with changes in the market value of a Scheme's holdings. The trading prices of units of ETF will fluctuate in accordance with changes in their NAVs as well as market supply and demand. However, given that ETFs can be created/ redeemed in Creation Units, directly with the fund, large discounts or premiums to the NAVs will not sustain due to arbitrage possibility available.

## **F. About the Index**

### **Introduction**

The objective of this index is to measure the returns generated by market participants lending in the overnight market with government securities as underlying collateral.

The index uses the overnight rate published on "Triparty Repo Dealing System (TREPS)", platform of CCIL, with government securities as underlying, for computation of index values. The details of TREPS are available on CCIL.

The methodology of index computation is given in this document.

### **Methodology**

- Annualised weighted average rate published by CCIL at end of the day is considered for computation of index
- The annualized rate is converted to the daily rate for index calculation, by dividing the annual rate by 365 days
- The interest based on daily rate is added to the index value of the previous day
- TREPS with T+0 settlement is considered
- If next day is a working day then rate with 1 day maturity is considered
- If next day is holiday or Saturday, rate of “n” days maturity is considered, where “n” is number of days until next working day. For example on Friday, rate for 3 days maturity would be considered for computation of index on (Friday, Saturday and Sunday)
- The index is computed daily at end of the day
- The base date for index is January 03, 2011 and base value is 1000

## **F. FUNDAMENTAL ATTRIBUTES**

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

**(i) Type of a scheme** – An open-ended Exchange Traded Fund replicating/tracking NIFTY 1D Rate Index. A relatively low interest rate risk and relatively low credit risk.

**(ii) Investment Objective** – The investment objective of the scheme is to generate returns, before expenses, that correspond to the returns of the NIFTY 1D Rate Index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme would be achieved.

**(iii) Investment pattern**- The indicative portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations is detailed in Section II (C) of the SID.

### **(iv) Terms of Issue**

Provisions in respect of Liquidity (as mentioned in Section III), Aggregate fees and expenses (as mentioned in Section IV) as indicated in this Scheme Information Document.

### **(v) Any Safety Net or Guarantee provided**

This Scheme does not provide any guaranteed or assured return to its Investors.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustee shall ensure that no change in the fundamental attributes of the Scheme thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and affect the interests of unitholders is carried out unless:

- i. A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated;
- ii. The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.
- iii. Comments are taken from SEBI before making changes in Fundamental Attributes of the Scheme.

## G. BENCHMARK OF THE SCHEME

**NIFTY 1D Rate Index:** The same has been chosen as this Scheme primarily invests in securities which are constituents of NIFTY 1D Rate Index. Thus, the composition of the aforesaid benchmark is such that it is most suited for comparing performance of the Scheme.

## H. FUND MANAGER OF THE SCHEME

| Name of the Fund Manager                                                                                                 | Educational Qualifications                                                                                | Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mr. Tejas Soman,<br>Fund Manager<br><br>Age: 30 years<br><br>Tenure of the scheme – managing this scheme since inception | Post Graduate Program in Securities Markets - From 'NISM', Bachelor's in Commerce – University of Mumbai. | Mr. Tejas Soman (Debt Dealer) joined SBIFML in February 2020. He has over 8 years of experience in finance and service sector.<br><br>Prior to joining SBIFML, he was previously associated with following entities.<br><br><b>Yes Bank Limited (25th April 2016 – 14th Feb 2020)</b> - Primarily handled sales of Government Bonds, State Development Loans and Treasury Bills<br><br><b>STCI Primary Dealership (20th April 2015 – 21st April 2016)</b> - Principally handled sales of Government Bonds, State Development Loans and Treasury Bills<br><br><b>PricewaterhouseCoopers (PwC) (19th Nov 2012 – 1st July 2014)</b> – Largely involved in Tax returns of income for various entities including trusts, domestic companies and foreign companies. |

## I. INVESTMENT RESTRICTIONS

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

- a. The scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the Asset Management Company.

Provided that such limit shall not be applicable for investments in government securities, treasury bills, and triparty repo on Government securities or treasury bills :

Provided further that investments within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board:

Provided further that such limit shall not be applicable for investments in case of debt exchange traded funds or such other funds as may be specified by the Board from time to time.

A mutual fund scheme shall not invest more than:

- a. 10% of its NAV in debt and money market securities rated AAA; or  
b. 8% of its NAV in debt and money market securities rated AA; or  
c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation

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

- c. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.

**Provided further** that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

- d. The Mutual Fund/AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period. The Mutual Fund/ AMC can however deploy the NFO proceeds in TREPS before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in TREPS during the NFO period. The appreciation received from investment in TREPS shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the scheme during the NFO period, the interest earned upon investment of NFO proceeds in TREPS shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.
- e. Every mutual fund shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.
- f. Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions as per paragraph 12.16 of the SEBI Master Circular dated May 19, 2023, as may be amended from time to time:
- i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
  - ii. Such short-term deposits shall be held in the name of the Scheme.
  - iii. The Scheme shall not park more than 15% of their net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
  - iv. The Scheme shall not park more than 10% of their net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
  - v. The Trustee / AMC shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in the Scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD does not invest in the said scheme until the scheme has STD with such bank. The above conditions are not applicable to term deposits placed as margins for trading in cash and derivative market.
  - vi. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
  - vii. The Trustee / AMC shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank.

The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.

- g. The scheme shall not make any investment in;
- i. any unlisted security of an associate or group company of the sponsor; or
  - ii. any security issued by way of private placement by an associate or group company of the sponsor; or
  - iii. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- h. The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialised form.
- i. Transfer of investments from one scheme to another scheme of the same mutual fund, shall be allowed only if :
- a) Such transfers are done at the prevailing market price for quoted securities on spot basis; explanation - "spot basis" shall have the same meaning as specified by the stock exchange for spot transactions, and
  - b) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided the same are in line with paragraph 12.30 of the SEBI Master Circular for Mutual Funds dated May 19, 2023.

- j. Pursuant to paragraph 3.5.4 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, as amended by SEBI from time to time the scheme shall be considered to be replicating the underlying index, provided:  
The duration of the portfolio of ETF replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%.
- k. The scheme shall not make any investment in any Fund of Funds scheme.
- l. The scheme shall not advance any loan for any purpose.
- m. The Scheme will not invest in securitized debt.
- n. The Scheme will not invest in derivatives and ADR / GDR / foreign securities

Apart from the investment restrictions prescribed under SEBI (MF) Regulations, 1996, the Scheme does not follow any internal norms vis-à-vis limiting exposure to a particular scrip or sector, etc.

#### (iv) DEBT MARKET IN INDIA

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

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

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

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

Following are the yield matrix of various debt instruments as on September 30, 2023:

| Instruments             | Indicative yield range |
|-------------------------|------------------------|
| Overnight rates         | 6.75 - 6.80            |
| 90 day Commercial Paper | 7.00 - 7.05            |
| 91-day T-bill           | 6.80 – 6.85            |
| 1 year G-Sec            | 7.00 – 7.05            |
| 5 year G – Sec          | 7.20-7.25              |
| 10 year G-Sec           | 7.23 7.27              |
| 1 year AAA Bond         | 7.40 - 7.45            |
| 5 year AAA Bond         | 7.65 – 7.70            |

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

#### **(v) INVESTMENTS OF AMC IN THE SCHEME**

In accordance with Regulation 25 (16A), the asset management company shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the Board from time to time. But the AMC shall not be entitled to charge any management fees on this investment in the scheme. The AMC may invest in the scheme, during the New Fund Offer, such amount, as they deem appropriate. In addition to investments under Regulation 25(16A) of the Regulations, the AMC may invest in the Scheme during NFO or during the continuous offer period subject to the SEBI (MF) Regulations.

Investments by the AMC will be in accordance with SEBI (MF) Regulations, 1996 which states that:

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

#### **(vi) INVESTMENTS IN OTHER SCHEMES**

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

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

### **P. PROCEDURES FOLLOWED FOR INVESTMENT DECISIONS**

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

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

SBI NIFTY 1D Rate ETF, duly approved by the Board is a new product offered by SBI Mutual Fund and is not a minor modification of the existing scheme/fund/product. The scheme will invest in securities comprising the NIFTY 1D Rate Index in the same proportion as in the index with the objective of achieving returns equivalent to NIFTY 1D Rate Index by minimizing the performance difference between the benchmark index and the scheme.



| Scheme Name                         | Investment objective / strategies                                                                                                                                                              | Asset Allocation                                                                                                                      | Underlying Index                  | AUM (Rs. In crores) (as on September 30, 2023) | Folio (as on September 30, 2023) |
|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|------------------------------------------------|----------------------------------|
| SBI Nifty 10 yr Benchmark G-Sec ETF | The investment objective of the scheme is to provide returns that closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. | Securities covered by the Nifty 10 yr Benchmark G-Sec Index: 95%-100%<br><br>Money Market Instrument including triparty repo: 0% - 5% | Nifty 10 yr Benchmark G-Sec Index | 2,729.50                                       | 827                              |

For further details on asset allocation, please refer to the Scheme Information Document available on the website.

## S. PORTFOLIO TURNOVER

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

**Portfolio Turnover Ratio:** Not Applicable.

**Scheme Performance:** This scheme is a new scheme and does not have any performance record

## T. SCHEMES PORTFOLIO HOLDINGS

### 1. Top 10 Holdings:

This scheme is a new scheme and does not have any top 10 holding.

### 2. Fund allocation towards various sector:

This scheme is a new scheme and does not have Fund allocation information.

### 3. Investors can click on the following link to obtain Scheme's latest monthly portfolio holding:

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

### 4. Aggregate Investment in the Scheme

| Category                   | Aggregate investment (Cost) (Amount in Rs.) | Market value (Amount in Rs.) |
|----------------------------|---------------------------------------------|------------------------------|
| AMC's Board of Directors : | N.A.                                        | N.A.                         |
| Schemes Fund Manager       | N.A.                                        | N.A.                         |
| Other Key personnel        | N.A.                                        | N.A.                         |

### III. UNITS AND OFFER

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

|                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>New Fund Offer Period</p> <p>This is the period during which a new scheme sells its units to the investors.</p>                                                                                                                                                                                                                                                                                                      | <p>NFO opens on: October 23, 2023<br/>NFO closes on: October 26, 2023</p> <p>The AMC reserves the right to extend or pre close the New Fund Offer (NFO) period, subject to the condition that the NFO Period shall be kept open for a period of minimum 3 working days and the extension, if any, shall not be for more than 15 days or such period as allowed by SEBI. Addendum for extension or pre closure of NFO period, as applicable, will be uploaded on <a href="http://www.sbimf.com">www.sbimf.com</a></p>        |
| <p>New Fund Offer Price:</p> <p>This is the price per unit that the investors have to pay to invest during the NFO.</p>                                                                                                                                                                                                                                                                                                 | <p>Rs. 1000/- per unit.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <p>Minimum Amount for Application in the NFO</p>                                                                                                                                                                                                                                                                                                                                                                        | <p>Rs. 5,000/- and in multiples of Re. 1/- thereafter.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <p>Creation Unit Size</p>                                                                                                                                                                                                                                                                                                                                                                                               | <p>Creation Unit is fixed number of units of the Scheme, which can be purchased/redeemed by Investor(s) directly with the Fund in exchange for cash.</p> <p>Creation Unit for the Scheme is 500 units and in multiples thereafter.<br/>The Creation Unit Size may be changed by the AMC at its discretion and the notice of the same shall be published on AMC's website. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.</p> |
| <p>Minimum Target amount</p> <p>This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 working days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 working days</p> | <p>The AMC seeks to raise a minimum corpus of Rs. 10 crores, under the scheme.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                          |

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| from the date of closure of the subscription period.     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Maximum Amount to be raised                              | No upper limit.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Plans and Options offered                                | <p>Currently, there are no plans under the Scheme. The scheme shall only have one option which shall be daily Income Distribution cum Capital Withdrawal (IDCW) reinvestment with compulsory weekly payout of the reinvested units.</p> <p>The Scheme will declare IDCW at a daily frequency, subject to availability of distributable surplus. IDCW declared on daily basis will be compulsorily reinvested in the Scheme. Units arising out of IDCW reinvestment will be extinguished and paid out to the investors on a weekly basis i.e., payout on every Monday of the week. In case the payout date falls on a non-business day the payout will be done on the immediately following business day.</p> <p>However, the Trustees reserve the right to introduce/ alter/ extinguish any of the plans/ options under the Scheme at a later date. For any change in plans/ options offered under the Scheme, the AMC shall publish a notice-cum-addendum for the information of the investors.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Income Distribution cum capital withdrawal (IDCW) Policy | <p>The Scheme will declare IDCW at a daily frequency, subject to availability of distributable surplus. IDCW declared on daily basis will be compulsorily reinvested in the Scheme. Units arising out of IDCW reinvestment will be extinguished and paid out to the investors on a Weekly basis i.e. payout to be made on every Monday. In case the payout date falls on a non-business day the payout will be done on the immediately following business day.</p> <p>Under the Income Distribution Cum Capital Withdrawal (IDCW) reinvestment option, the Trustee may at any time decide to distribute by way of IDCW, the surplus by way of realised profit and interest, net of losses, expenses and taxes, if any, to Unitholders if, in the opinion of the Trustee, such surplus is available and is adequate for distribution, in line with SEBI regulation from time to time.</p> <p>The Trustee's decision with regard to such availability and adequacy of surplus, rate, timing and frequency of distribution shall be final. The Trustee may or may not distribute surplus, even if available, by way of IDCW.</p> <p>The IDCW will be paid to only those Unitholders whose names appear on the register of Unitholders/Beneficiary Position provided by depositories for the Scheme / Option at the close of the business hours on the record date. The Fund is required to dispatch IDCW payments within seven working days from the record date. In case the AMC fails to dispatch the IDCW payments within the stipulated time of seven working days, it shall be liable to pay interest to the unit holders at the rate as may be prescribed by SEBI from time to time.</p> <p>The IDCW Option will be available under Daily IDCW Reinvestment Option. Reinvestment Option: Under the reinvestment option, IDCW amounts will be reinvested in the IDCW Reinvestment Option at the Applicable NAV announced immediately following the record date. No entry loads will be charged on units allotted as a result of reinvestment IDCW. The Units arising out of IDCW reinvestment would result into fractional units upto 3 decimal places.</p> <p>However, the Trustees reserve the right to introduce new options and / or alter the payout IDCW intervals, frequency, including the day of payout.</p> <p>Investors are requested to note that amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price of the unit that represents realized gains.</p> |
| Allotment                                                | Allotment will be made to all applicants in the New Fund Offer provided the applications are complete in all respects and are in order. The allotment will be completed within 5 business days after the closure of New Fund Offer by sending allotment confirmation by way of email and / or Short Messaging Service (SMS) (if the mobile number is not registered under Do Not Call Registry) specifying the number of units. The said allotment confirmation will be sent to the investors / unit holders registered email address and / or mobile number. The allotment details shall get reflected in the Consolidated Account Statement (CAS) sent by email / mail on or before 15th of the succeeding month. Application for issue of Units will not be binding on the fund and                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

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|                                                                                                                                                                                   | <p>may be rejected on account of failure to fulfill the requirements as specified in the application form.</p> <p>Dispatch of Unit statements of account will be made as soon as possible and in accordance with the Regulations.</p> <p><b>Dematerialization</b></p> <p>The Applicants intending to hold the Units in dematerialized mode will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO of the respective series of the Scheme. The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form. The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically. Units held in demat form are freely transferable. If the Unit holder desires to hold the Units in a Dematerialized/ Rematerialized form at a later date, the request for conversion of units held in Account Statement (non demat) form into Demat (electronic) form or vice versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants. However, the Trustee / AMC reserves the right to change the dematerialization/rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996 and the Regulations thereunder. Investors will be issued allotment advice in accordance with the Regulations.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Refund                                                                                                                                                                            | <p>If application is rejected, full amount will be refunded within 5 business days from the closure of NFO. If refunded later than 5 business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <p>Who can invest</p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p> | <p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> <li>• Indian resident adult individuals, either singly or jointly (not exceeding three);</li> <li>• Minor through parent / lawful guardian; (please see the note below)</li> <li>• Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;</li> <li>• Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds;</li> <li>• Partnership Firms constituted under the Partnership Act, 1932;</li> <li>• A Hindu Undivided Family (HUF) through its Karta;</li> <li>• Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>• Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis;</li> <li>• Such other category of investors as may be decided by the AMC/Trustee from time to time, so long as their investment is in conformity with the applicable laws and SEBI (MF) Regulations.</li> </ul> <p>Prospective investors are advised to note that the SID / KIM / SAI does not constitute distribution, an offer to buy or sell or solicitation of an offer to buy or sell Units of the Fund in any jurisdiction in which such distribution, sale or offer is not authorized per applicable law. Any investor by making investment in SBI Mutual Fund confirms that he is an eligible investor to make such investment(s) and confirms that such investment(s) has been made in accordance with applicable law.</p> <ul style="list-style-type: none"> <li>• Foreign Portfolio Investors (FPIs) registered with SEBI on full repatriation basis;</li> <li>• Army, Air Force, Navy and other para-military funds and eligible institutions;</li> <li>• Scientific and Industrial Research Organisations;</li> <li>• Provident / Pension / Gratuity and such other Funds as and when permitted to invest;</li> <li>• International Multilateral Agencies approved by the Government of India / RBI; and</li> </ul> |

- The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).
- A Mutual Fund through its schemes, including Fund of Funds schemes.

Note: Following is the process for investments made in the name of a Minor through a Guardian:

- Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.
- Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.
- All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.
- No investments in the scheme would be allowed once the minor attains majority i.e. 18 years of age till the status of the minor is changed to major

**Notes :**

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

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

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

**Who cannot invest**

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

1. Any individual who is a Foreign National, except for Non-Resident Indians and Persons of Indian Origin (who are not residents of United States of America or Canada), provided such Foreign National has procured all the relevant regulatory approvals applicable and has complied with all applicable laws, including but not limited to and pertaining to anti money laundering, know your customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder), in the sole discretion and to the sole satisfaction of SBI Funds Management Ltd

SBI Funds Management Limited in its capacity as an asset manager to the SBI Mutual Fund reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.

2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but ultimately to the extent

|                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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|                                                                                                                                                                  | <p>of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).</p> <p>3. Residents of United States of America and Canada.</p> <p>AMC / Trustee reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> <p>Any application for subscription of units may be rejected if found incomplete or due to unavailability of underlying securities, etc.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application. Applications not complete in any respect are liable to be rejected.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Where can you submit the filled up applications.                                                                                                                 | Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| How to Apply                                                                                                                                                     | <p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. As per the directives issued by SEBI it is mandatory for an investor to provide his/her bank account details in the application form / requests for redemption. This is to safeguard the interest of Unitholders from loss or theft of their refund orders/redemption cheques</p> <p>SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction.</p> <p>Please also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI.</p> <p>Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIMF Official Point of Acceptance, SBI MF Corporate Office or other such collecting centers as may be designated by AMC. The application amount in cheque or Demand Draft shall be payable to “<b>SBI NIFTY 1D Rate ETF</b>”. The Cheques / Demand Drafts should be payable at the Centre where the application is lodged.</p> <p>Investors are requested to note that application form is available with Investor Service Centres(ISCs)/Official Points of Acceptance (OPAs) of SBI Mutual Fund or can be downloaded from <a href="http://www.sbimf.com">www.sbimf.com</a>. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) is also available on <a href="http://www.sbimf.com">www.sbimf.com</a>.</p> <p>No outstation cheques or stock invests will be accepted.</p> |
| Listing                                                                                                                                                          | Units of the scheme are proposed to be listed on NSE and BSe Ltd. and Investors wishing to exit may do so, through NSE / BSE where the scheme will be listed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same. | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Special Products / facilities available during the NFO                                                                                                           | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Restrictions, if any, on the right                                                                                                                               | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

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| to freely retain or dispose of units being offered.                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Additional mode of payment through Applications Supported by Blocked Amount (referred to as "ASBA") in Mutual Funds | <p>Pursuant to paragraph 14.8 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has extended ASBA facility to the investors subscribing to New Fund Offers (NFOs) of mutual fund schemes. Accordingly, all NFOs launched on or after October 01, 2010 would compulsorily offer ASBA facility to the investors.</p> <p>Investors may apply through the ASBA process during the NFO period of the Scheme by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the amount in the account as per the authority contained in the ASBA form, and undertake other tasks as per the procedure specified therein.</p> <p>As per the ASBA process, if an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account. The investor is required to submit a copy of the acknowledgment receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to be furnished to SBI Mutual Fund.</p> <p>SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA.</p> <p>For the complete list of designated branches of above mentioned SCSBs, please refer to websites – <a href="http://www.sebi.gov.in">www.sebi.gov.in</a>, <a href="http://www.bseindia.com">www.bseindia.com</a> and <a href="http://www.nseindia.com">www.nseindia.com</a></p> <p>Eligible investors for ASBA maintaining their account in any of the above SCSBs may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Switch In                                                                                                           | Investors can switch into the Scheme from the existing Schemes of SBI Mutual Fund (subject to completion of Lock-in Period, if any) during the New Fund Offer Period.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Cash investments in mutual funds                                                                                    | <p>Pursuant to paragraph 16.7 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, in order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash for purchases / additional purchases extent of Rs. 50,000/- per investor, per mutual fund, per financial year shall be allowed subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. However, payment redemptions, etc. with respect to aforementioned investments shall be paid only through banking channel.</p> <p>In view of the above the fund shall accept subscription applications with payment mode as 'Cash' ("Cash Investments") to the extent of Rs. 50,000/- per investor, per financial year subject to the following:</p> <ol style="list-style-type: none"> <li><b>1. Eligible Investors:</b> Only resident individuals, sole proprietorships and minors (through guardians), who are KYC Compliant and have a Bank Account can make Cash Investments.</li> <li><b>2. Mode of application:</b> Applications for subscription with 'Cash' as mode of payment can be submitted in physical form only at select OPAT of SBI Mutual Fund.</li> <li><b>3. Cash collection facility with State Bank of India (SBI):</b> Currently, the Fund has made arrangement with SBI to collect cash at its designated branches from investors (accompanied by a deposit slip issued and verified by the Fund). The Bank only acts as an aggregator for cash received towards subscriptions under various schemes received on a day at the various SBI branches.</li> </ol> <p>AMC reserves the right to reject acceptance of cash investments if it is not in compliance with applicable SEBI circular or other regulatory requirements.</p> |
| Facilitating transactions through Stock Exchange Mechanism                                                          | In terms of paragraph 16.2.2 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, units of the Scheme can be transacted through all the registered stock brokers of the National Stock Exchange of India Limited who are also registered with AMFI and are empanelled as distributors with SBI Mutual Fund. Accordingly, such stock brokers shall be eligible to be considered as 'official points of acceptance' of SBI Mutual Fund.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

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|                                                   | <p>Pursuant to paragraph 16.2 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has permitted mutual fund distributors to use recognised stock exchanges infrastructure to purchase and redeem mutual fund units directly from Mutual Fund / Asset Management Companies. SEBI Registered Investment Advisors (RIAs) to use infrastructure of the recognised stock exchanges to purchase and redeem mutual fund units directly from Mutual Fund/ Asset Management Companies on behalf of their clients, including direct plans. Thus, units of the Scheme can be transacted through these modes.</p> <p>Further, it has been decided to allow investors to directly access infrastructure of the recognized stock exchanges to purchase and redeem mutual fund units directly from Mutual Fund/ Asset Management Companies. SEBI circular has advised recognized stock exchanges, clearing corporations and depositories to make necessary amendment to their existing byelaws, rules and/or regulations, wherever required.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Appointment of Mf Utilities India Private Limited | <p>SBI Funds Management Limited (“<b>the AMC</b>”) has entered into an Agreement with <b>MF Utilities India Private Limited (“MFUI”)</b>, a “Category II – Registrar to an Issue” under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of <b>MF Utility (“MFU”)</b> – a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.</p> <p>Accordingly, during the new fund offer, investor can submit request for purchase of units of the Scheme through MFU online (as and when this facility is available) or through authorized Points of Service published on MFUI website.</p> <p>Investors please note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms &amp; conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.</p> <p>Investors are requested to note that, MFUI will allot a <b>Common Account Number (“CAN”)</b>, a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the website of MFUI (<a href="http://www.mfuindia.com">www.mfuindia.com</a>) to download the relevant forms.</p> <p>For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to <a href="mailto:clientservices@mfuindia.com">clientservices@mfuindia.com</a>.</p> <p>The AMC reserves the right to change/modify/withdraw the features mentioned in the above facility from time to time.</p> |
| Appointment of MFCentral                          | <p>Pursuant to paragraph 16.6 of the SEBI Master Circular for Mutual Funds dated May 19, 2023,, to comply with the requirements of RTA inter-operable Platform for enhancing investors’ experience in Mutual Fund transactions / service requests, the Qualified RTA’s (QRTA’s), Kfin Technologies Private Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral – A digital platform for Mutual Fund investors.</p> <p>MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs of investors that significantly reduces the need for submission of physical documents by enabling various digital / phygital (involving both physical and digital processing) services to Mutual fund investors across fund houses subject to applicable Terms &amp; Conditions of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <a href="https://mfcentral.com/">https://mfcentral.com/</a> and a Mobile App in future.</p> <p>With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, SBI Mutual Fund designates MFCentral as its Official Point of Acceptance (DISC – Designated Investor Service Centre).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |



|                                    | Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the DISC or collection centres of Kfintech or CAMS.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                 |          |                                                |                                 |                          |      |      |                       |      |      |                     |      |      |
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| Transaction Charges                | <p>In accordance with the terms of the paragraph 10.5 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has allowed Asset Management Companies (AMCs) to deduct transaction charges per subscription of Rs. 10,000/- and above.</p> <p>Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. Distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product</p> <p>Accordingly, the Fund shall deduct Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through a distributor/agent (<b>who have specifically "opted in" to receive the transaction charges</b>) as under:</p> <p><b>(i) First Time Mutual Fund Investor (across Mutual Funds):</b><br/>Transaction charges of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance amount shall be invested in the relevant scheme opted by the investor.</p> <p><b>(ii) Investor other than First Time Mutual Fund Investor:</b><br/>Transaction charges of Rs. 100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance amount shall be invested in the relevant scheme opted by the investor.</p> <p><b>(iii) Transaction charges shall not be deducted for:</b><br/>(a) purchases /subscriptions for an amount less than Rs. 10,000/-;<br/>(b) transaction other than purchases/ subscriptions relating to new inflows such as Switch Dividend Transfer Plan, etc.<br/>(c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent).<br/>(d) Transactions carried out through the Stock Exchange Platforms for Mutual Funds.</p> |                                 |          |                                                |                                 |                          |      |      |                       |      |      |                     |      |      |
| Applicability of Stamp Duty        | Pursuant to Notification issued by Department of Revenue, Ministry of Finance, Government of India, a stamp duty of 0.005% would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on applicable transactions (Purchase, IDCW Reinvestment etc.) to the unit holders would be reduced to that extent                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                 |          |                                                |                                 |                          |      |      |                       |      |      |                     |      |      |
| Aggregate Investment in the Scheme | <p>Aggregate investment in the Scheme by following category:</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Aggregate Investment (Cost)<br/>(Amount in Rs.)</th> <th>Market value<br/>(Amount in Rs.)</th> </tr> </thead> <tbody> <tr> <td>AMC's Board of Directors</td> <td>N.A.</td> <td>N.A.</td> </tr> <tr> <td>Scheme's Fund Manager</td> <td>N.A.</td> <td>N.A.</td> </tr> <tr> <td>Other Key personnel</td> <td>N.A.</td> <td>N.A.</td> </tr> </tbody> </table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                 | Category | Aggregate Investment (Cost)<br>(Amount in Rs.) | Market value<br>(Amount in Rs.) | AMC's Board of Directors | N.A. | N.A. | Scheme's Fund Manager | N.A. | N.A. | Other Key personnel | N.A. | N.A. |
| Category                           | Aggregate Investment (Cost)<br>(Amount in Rs.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Market value<br>(Amount in Rs.) |          |                                                |                                 |                          |      |      |                       |      |      |                     |      |      |
| AMC's Board of Directors           | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | N.A.                            |          |                                                |                                 |                          |      |      |                       |      |      |                     |      |      |
| Scheme's Fund Manager              | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | N.A.                            |          |                                                |                                 |                          |      |      |                       |      |      |                     |      |      |
| Other Key personnel                | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | N.A.                            |          |                                                |                                 |                          |      |      |                       |      |      |                     |      |      |

## B. ONGOING OFFER DETAILS

|                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| <p>Ongoing Offer Period</p> <p>This is the date from which the scheme will reopen for redemptions after the closure of the NFO period.</p>                                                                                                                                                                | <p>The Scheme will be available for ongoing Sale and Repurchase within 5 business days from the date of allotment.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p>Cut off timing for Subscriptions/ Purchase / Switches</p>                                                                                                                                                                                                                                              | <p><b>Directly with the fund</b><br/>The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by Market Makers and large investors.</p> <p><b>On the Exchange</b><br/>An investor can buy/sell Units on a continuous basis on the NSE / BSE or any other stock exchange on which the Units are listed during the trading hours on all trading days like any other publicly traded stock at prices which may be close to the NAV of the Scheme. Therefore, the provisions of Cut-off timing for subscriptions/ redemptions will not be applicable.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <p>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors. This is the price you need to pay for purchase/switch-in.</p> <p>Example: If the applicable NAV is Rs. 10, entry load is 2% then sales price will be: Rs. 10* (1+0.02) = Rs. 10.20</p> | <p><b>On the Exchange:</b></p> <p>As the units of the Scheme are listed on NSE and BSE , the investor can buy units on an ongoing basis on NSE and BSE at the traded prices. There is no minimum investment, although Units are Purchased in round lots of 1 Unit.</p> <p><b>Directly with the Fund:</b></p> <p><u>For Market Makers:</u> Market Makers can subscribe directly with the Mutual Fund on all business days in creation unit size at intraday NAV based on the actual execution price of the underlying portfolio.</p> <p><u>For Large investors:</u> Large investors can subscribe the units directly with the Mutual Fund on all business days at intraday NAV based on the actual execution price of the underlying portfolio, provided, the executed value of the units is greater than Rs. 25 crores and units are in multiples of creation unit size (Not applicable to Employee Provident Fund Organisation, Recognised Provident Funds, approved Gratuity Funds, approved Superannuation Funds till October 31, 2023).</p> <p>Ongoing purchases directly from the Mutual Fund would be restricted to Market Makers &amp; large Investors provided the value of units to be purchased is in creation unit size. Market Makers/Large Investors may buy the units on any Business day of the scheme directly from the Mutual Fund by paying applicable transaction handling charges. Units may be allotted only after realization of cheque where the full consideration for creation unit is paid by cheque and at the value at which the underlying securities for the creation unit is purchased against that purchase request.</p> <p>Units of the Scheme in less than Creation Unit size cannot be purchased directly with the Fund.</p> <p>The Fund may allow cash Purchases of Units of the Scheme in Creation Unit size by Large Investors/Market Makers. Purchase request for Creation Unit shall be made by such Investors to the Fund/AMC where upon the Fund/ AMC will arrange to buy the underlying portfolio</p> |

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|                                                                                                                                                                                 | <p>Securities on behalf of the Investor. Accordingly, the purchase price of portfolio securities at the time of execution of the trade, necessary charges/costs, will be collected from the Investor.</p> <p>The AMC / Trustees reserves the right to change the size of Creation of units in order to equate it with marketable lot of the underlying instrument.</p> <p><b>Note :</b></p> <p>a) In addition to the NAV, any person transacting with the fund will have to reimburse charges pertaining to transaction - brokerage, STT, NSDL charges etc.</p> <p>b) Charges related to transactions as stated in point (a) payable by the investor is per creation request and will be as determined by the AMC at the time of transaction.</p> <p>c) The units are listed on NSE/ BSE to provide liquidity through secondary market. All categories of Investors may purchase the units through secondary market on any trading day.</p> <p>d) The AMC will appoint Market Maker(s) to provide liquidity in secondary market on an ongoing basis. The Market Maker(s) would offer daily two-way quote in the market.</p> <p>e) Switches are not allowed under the scheme</p> <p>Units of the Scheme in less than Creation Unit cannot be purchased directly with the Fund.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p>Ongoing price for redemption (sale).switch outs (to other schemes/plans of the Mutual Fund) by investors This is the price you will receive for redemptions/switch outs.</p> | <p><b>On the Exchange:</b></p> <p>The units of the Scheme shall be listed on BSE and NSE. The trading will be as per the normal settlement cycle. The minimum number of Units that can be bought or sold on the exchange is 1 (one) unit and in multiples of 1 unit.</p> <p><b>Directly with the Mutual Fund :</b></p> <p>For Market Makers: The Market Makers can redeem units directly with the Mutual Fund on all business days in creation unit size in exchange of the Portfolio Deposit and Cash Component. The number of units of the Scheme that Market Makers can redeem is 500 units and in multiples thereafter.</p> <p>For Large investors : Large investors can redeem the units directly with the Mutual Fund on all business days at intraday NAV based on the actual execution price of the underlying portfolio, provided, the executed value of the units is greater than Rs. 25 crores and units are in multiples of creation unit size in exchange of the Portfolio Deposit and Cash Component. The number of units of the Scheme that large investor can redeem is 500 units and in multiples thereafter.</p> <p>(Not applicable to Employee Provident Fund Organisation, Recognised Provident Funds, approved Gratuity Funds, approved Superannuation Funds till October 31, 2023).</p> <p>The Fund may allow cash Redemption of the Units of the Scheme in Creation Unit size by Large Investors/ Market Makers. Such Investors shall make Redemption request to the Fund/AMC whereupon the Fund/AMC will arrange to sell underlying portfolio Securities on behalf of the Investor. Accordingly, the sale proceeds of portfolio Securities, at the time of execution of the trade, after adjusting necessary charges/costs, will be remitted to the Investor.</p> <p>The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments. Further, Investors can directly approach the Fund for redemption of units, for transaction of upto INR 25 crores without any exit load, in case of the following scenarios:</p> <p>a) Traded price (closing price) of the ETF units is at a discount of more</p> |

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|                                                                  | <p>than 1% to the day end NAV for continuous 7 trading days or<br/> b) No quotes available on exchange for 3 consecutive trading days or<br/> c) Total bid size on the exchange is less than half of the creation units size daily, averaged over a period of 7 consecutive trading days.<br/> In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed at the closing NAV of the day.</p> <p>The above instances shall be tracked by SBIFML on an ongoing basis and incase if any of the above mentioned scenario arises the same shall be disclosed on the website of SBI MF i.e. <a href="http://www.sbimf.com">www.sbimf.com</a>.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Where can the applications for purchase/redemption be submitted? | For submitting the applications for purchase/ redemption please see the official points of acceptance given on last page.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Creation Unit Size                                               | <p>Creation Unit is fixed number of units of the Scheme, which can be purchased/redeemed by Investor(s) directly with the Fund in exchange for cash.</p> <p>Creation Unit for the Scheme is 500 units and in multiples thereafter. The Creation Unit Size may be changed by the AMC at its discretion and the notice of the same shall be published on AMC's website. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Minimum amount for Purchase / Redemption (on ongoing basis)      | <p><b>Purchases Directly with Fund</b> - Ongoing purchases directly from the Mutual Fund would be restricted to Market Makers and Large Investors (subject to transactions greater than INR 25 crores or such other amount as may be specified by SEBI from time to time) provided the value of units to be purchased is in creation unit size or multiples thereof. The aforesaid limit of Rs.25 crores or such other amount as may be specified by SEBI from time to time is not applicable for Market Makers.</p> <p>The above limit shall not be applicable for the below investors till 31st October, 2023.</p> <ol style="list-style-type: none"> <li>1. Schemes managed by Employee Provident Fund Organization, India.</li> <li>2. Recognized Provident Fund, approved gratuity funds and approved superannuation funds under Income Tax Act 1961.</li> </ol> <p><b>On the Exchange</b> - The units of the scheme can be purchase/ redeem in minimum lot of 1 unit and in multiples thereof.</p> <p><b>Redemptions directly with Fund</b> : Market Makers and Large Investor (&gt;Rs 25 cr) can redeem units in creation unit size or in multiples thereof directly with the fund based on Applicable NAV.<br/> Investors can directly approach the AMC for redemption of units of ETFs, for transaction of upto INR 25 Cr. without any exit load, in case of the following scenarios:</p> <ol style="list-style-type: none"> <li>i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or</li> <li>ii. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or</li> <li>iii. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.</li> </ol> <p>In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.</p> <p>The above instances shall be tracked by SBIFML on an ongoing basis and incase if any of the above mentioned scenario arises the same shall be disclosed on the website of SBI MF i.e. <a href="https://www.sbimf.com/en-us">https://www.sbimf.com/en-us</a></p> |
| Plans and Options                                                | Currently, there are no plans under the Scheme. The scheme shall only have one option which shall be daily Income Distribution cum Capital                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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|                                                                       | <p>Withdrawal (IDCW) reinvestment with compulsory weekly payout of the reinvested units.</p> <p>The Scheme will declare IDCW at a daily frequency, subject to availability of distributable surplus. IDCW declared on daily basis will be compulsorily reinvested in the Scheme. Units arising out of IDCW reinvestment will be extinguished and paid out to the investors on a weekly basis i.e., payout on every Monday of the week. In case the payout date falls on a non-business day the payout will be done on the immediately following business day.</p> <p>However, the Trustees reserve the right to introduce/ alter/ extinguish any of the plans/ options under the Scheme at a later date. For any change in plans/ options offered under the Scheme, the AMC shall publish a notice-cum-addendum for the information of the investors.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Minimum balance to be maintained and consequences of non maintenance. | There is no minimum balance requirement.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Bank A/c Details                                                      | As per the directives issued by SEBI it is mandatory for an investor to provide his/her bank account details in the application form / requests for redemption. This is to safeguard the interest of Unitholders from loss or theft of their refund orders/redemption cheques.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Special Products available                                            | Not Available .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Where can you submit the filled up applications.                      | Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| How to Apply                                                          | <p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. As per the directives issued by SEBI it is mandatory for an investor to provide his/her bank account details in the application form / requests for redemption. This is to safeguard the interest of Unitholders from loss or theft of their refund orders/redemption cheques.</p> <p>It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action. SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Please also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI. Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIFML Branches, SBI MF Corporate Office or other such collecting centers as may be designated by AMC. The application amount in cheque or Demand Draft shall be payable to "<b>SBI NIFTY 1D Rate ETF</b>". The Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stock invests will be accepted. Investors are requested to note that application form is available with Investor Service Centres(ISCs)/ Official Points of Acceptance (OPAs) of SBI Mutual Fund or can be downloaded from <a href="http://www.sbimf.com">www.sbimf.com</a>. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) is also available on <a href="http://www.sbimf.com">www.sbimf.com</a>.</p> |
| Accounts Statements                                                   | <p>Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:</p> <p>An applicant in a scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form and the asset management company shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form not later than five working days from the date of closure of the initial</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

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|                                                                 | <p>subscription list or from the date of receipt of the application, as applicable</p> <p>The asset management company shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.</p> <p>The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before fifteenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month:</p> <p>Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is issued, on or before twenty first day of succeeding month, detailing holding at the end of the six months, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.</p> <p>Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement.</p> <p>As the Units of the Scheme are in demat, the holding statement issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding dispatch of statements of account.</p> <p>In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statement, investors having Demat account has an option to receive consolidated account statement:</p> <ul style="list-style-type: none"> <li>• Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.</li> <li>• Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.</li> <li>• If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.</li> <li>• In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.</li> </ul> |
| <p>Income Distribution cum capital withdrawal (IDCW) Policy</p> | <p>The Scheme will declare IDCW at a daily frequency, subject to availability of distributable surplus. IDCW declared on daily basis will be compulsorily reinvested in the Scheme. Units arising out of IDCW reinvestment will be extinguished and paid out to the investors on a Weekly basis i.e. payout to be made on every Monday. In case the payout date falls on a non-business day the payout will be done on the immediately following business day.</p> <p>Under the Income Distribution Cum Capital Withdrawal (IDCW) reinvestment option, the Trustee may at any time decide to distribute by way of IDCW, the surplus by way of realised profit and interest, net of losses, expenses and taxes, if any, to Unitholders if, in the opinion of the</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

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|                                                   | <p>Trustee, such surplus is available and is adequate for distribution, in line with SEBI regulation from time to time.</p> <p>The Trustee's decision with regard to such availability and adequacy of surplus, rate, timing and frequency of distribution shall be final. The Trustee may or may not distribute surplus, even if available, by way of IDCW.</p> <p>The IDCW will be paid to only those Unitholders whose names appear on the register of Unitholders/Beneficiary Position provided by depositories for the Scheme / Option at the close of the business hours on the record date. The Fund is required to dispatch IDCW payments within seven working days from the record date. In case the AMC fails to dispatch the IDCW payments within the stipulated time of seven working days, it shall be liable to pay interest to the unit holders at the rate as may be prescribed by SEBI from time to time.</p> <p>The IDCW Option will be available under Daily IDCW Reinvestment Option. Reinvestment Option: Under the reinvestment option, IDCW amounts will be reinvested in the IDCW Reinvestment Option at the Applicable NAV announced immediately following the record date. No entry loads will be charged on units allotted as a result of reinvestment IDCW. The Units arising out of IDCW reinvestment would result into fractional units upto 3 decimal places.</p> <p>However, the Trustees reserve the right to introduce new options and / or alter the payout IDCW intervals, frequency, including the day of payout.</p> <p>Investors are requested to note that amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price of the unit that represents realized gains.</p> |
| Income Distribution cum capital withdrawal (IDCW) | <p>The payment of IDCW to the unitholders shall be made within seven working days from the record date. In the event of failure to dispatch IDCW within the stipulated 7 working days, the AMC shall be liable to pay interest @ 15% per annum to the Unitholders from the record date. Investors residing in such places where Electronic Clearing Facility is available will have the option of receiving their IDCW directly into their specified bank account through ECS. In such a case, only an advice of such a credit will be mailed to the investors.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Redemption                                        | <p>Under normal circumstances, the transfer of redemption or repurchase proceeds shall be made to the unitholders within 3 working days from the date of redemption or repurchase.</p> <p>Further, in exceptional situations additional timelines in line with AMFI letter no. AMFI/35P/MEM -COR/74/2022-23 dated January 16, 2023 will be applicable for transfer of redemption or repurchase proceeds to the unitholders.</p> <p><b>Redemption by NRIs/FPIs</b><br/>Credit balances in the account of a NRIs/FPIs unit holder may be redeemed by such unit holder subject to any procedures laid down by the RBI.<br/>Payment to NRI/FPI unit holder will be subject to the relevant laws/guidelines of RBI as are applicable from time to time (subject to deduction of tax at source as applicable).<br/>The Fund will not be liable for any delays or for any loss on account of exchange fluctuations while converting the rupee amount in US Dollar or any other currency.</p> <p>Note: The mutual fund will rely on the NRI status and his account details as recorded in the depository system. Any changes to the same can be made only through the depository system.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

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| Delay in payment of redemption / repurchase proceeds   | The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Loan facility                                          | <p>Unit holders can obtain loan against their Units from any bank, subject to relevant RBI regulations and the respective bank's instructions, by getting a lien registered / recorded with the Registrars.</p> <p>Unit holders who have borrowed against their Units by recording a lien against their holding can avail of repurchase facility only after the receipt of instructions from the concerned lender that the loan has been repaid in full and the lien can be discharged. In case such an instruction is not received, the lender can apply for redemption in his favour. In such a case, the Mutual Fund reserves the right to redeem the Units in favour of the concerned lender after giving 15 days notice to the Unit holder.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Role of Market Maker(s)                                | <p>The role of Market Makers is to offer liquidity of the units of the Scheme on the Stock Exchange where the Units are listed. AMC will empanel at least two Market Makers. Market Makers may offer to buy and sell quotes (bid and ask quotes) on the Exchanges such that buy and sell orders get executed in the market subject to price compatibility. Market Makers may for the purpose of creating liquidity subscribe or redeem the units of the Scheme directly with the Mutual Fund.</p> <p>The AMC reserves right to appoint / remove any Market Makers</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Bank A/c Details                                       | <p>As per the directives issued by SEBI it is mandatory for an investor to provide his/her bank account details in the application form / requests for redemption. This is to safeguard the interest of Unitholders from loss or theft of their refund orders/redemption cheques.</p> <p>The Bank Account details as mentioned with the Depository should be mentioned. If depository account details furnished in the application form are invalid or not confirmed in the depository system, the application may be rejected.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Purchase / Sale of the units of Scheme on the Exchange | <p>Buying / Selling of units of the Scheme on the Exchange is just like buying / selling any other normal listed security. If an investor has bought units, an investor has to pay the purchase amount to the broker / sub-broker such that the amount paid is realised before the funds pay-in day of the settlement cycle on the exchange. If an investor has sold units, an investor has to deliver the units to the broker / sub-broker before the securities pay-in day of the settlement cycle on the exchange. The units (in the case of units bought) and the funds (in the case of units sold) are paid out to the broker on the payout day of the settlement cycle on the exchange. The trading member would pay the money or units to the investor in accordance with the time prescribed by the stock exchange regulation.</p> <p>If an investor has bought units, he/she should give standing instructions for 'Delivery-In' to his/her DP for accepting units in his/her beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her DP to his/her trading member. The trading member will transfer the units directly to his/her beneficiary account on receipt of the same from exchange's clearing corporation.</p> <p>An investor who has sold units should instruct his/her Depository Participant (DP) to give 'Delivery Out' instructions to transfer the units from his/her beneficiary account to the Pool Account of his/her trading member through whom he/she have sold the units. The details of the pool a/c of his/her trading member to which the units are to be transferred, unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to</p> |



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|                                                                                                                                                                                   | <p>the cut-off time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc.</p> <p>There can be difference between the trading price of the units at the stock exchange &amp; NAV. Units may trade at premium or discount to NAV on the stock exchange. Since units can also be bought/ sold directly from the fund, it is expected that large premium or discount to the NAV of units of the Scheme will not sustain due to arbitrage opportunity available.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <p>Delay in payment of redemption / repurchase proceeds</p>                                                                                                                       | <p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <p>Who can invest</p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p> | <p>The following persons (subject, wherever relevant, to Purchase of Units being permitted under constitution and relevant state regulations) are eligible to subscribe to Units.</p> <p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> <li>• Indian resident adult individuals, either singly or jointly (not exceeding three);</li> <li>• Minor through parent / lawful guardian; (please see the note below)</li> <li>• Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;</li> <li>• Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds;</li> <li>• Partnership Firms constituted under the Partnership Act, 1932;</li> <li>• A Hindu Undivided Family (HUF) through its Karta;</li> <li>• Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>• Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis;</li> <li>• Such other category of investors as may be decided by the AMC/Trustee from time to time, so long as their investment is in conformity with the applicable laws and SEBI (MF) Regulations</li> </ul> <p>Prospective investors are advised to note that the SAI / SID / KIM does not constitute distribution, an offer to buy or sell or solicitation of an offer to buy or sell Units of the Fund in any jurisdiction in which such distribution, sale or offer is not authorized per applicable law. Any investor by making investment in SBI Mutual Fund confirms that he is an eligible investor to make such investment(s) and confirms that such investment(s) has been made in accordance with applicable law.</p> <ul style="list-style-type: none"> <li>• Foreign Portfolio Investors (FPIs) registered with SEBI on full repatriation basis;</li> <li>• Army, Air Force, Navy and other para-military funds and eligible institutions;</li> <li>• Scientific and Industrial Research Organisations;</li> <li>• Provident / Pension / Gratuity and such other Funds as and when permitted to invest;</li> <li>• International Multilateral Agencies approved by the Government of India / RBI; and</li> <li>• The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).</li> </ul> |

- A Mutual Fund through its schemes, including Fund of Funds schemes.
- Foreign Portfolio Investor registered with SEBI

Note: Following is the process for investments made in the name of a Minor through a Guardian:

- Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. .
- Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.
- All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.
- No investments in the scheme would be allowed once the minor attains majority i.e. 18 years of age till the status of the 'minor' is changed to 'major'.

**Notes :**

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

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

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

**Who cannot invest**

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

1. Any individual who is a Foreign National, except for Non –Resident Indians and Persons of Indian Origin (who are not residents of United States of America or Canada), provided such Foreign National has procured all the relevant regulatory approvals applicable and has

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|                                                                                               | <p>complied with all applicable laws, including but not limited to and pertaining to anti money laundering, know your customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder) , in the sole discretion and to the sole satisfaction of SBI Funds Management Limited. SBI Funds Management Limited in its capacity as an asset manager to the SBI Mutual Fund reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.</p> <ol style="list-style-type: none"> <li>2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).</li> <li>3. Residents of United States of America &amp; Canada</li> </ol> <p>AMC / Trustee reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> <p>Any application for subscription of units may be rejected if found incomplete or due to unavailability of underlying securities, etc. The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application. Applications not complete in any respect are liable to be rejected.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <p>Restrictions, if any, on the right to freely retain or dispose off units being offered</p> | <p>As the units of the Scheme will be issued in demat (electronic) form, the units will be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time.</p> <p><b>Right to Limit /Suspend Subscription under the Scheme:</b><br/>In case the size of the Scheme increases to a level which in the opinion of the Trustees is not manageable or occurring of any operational event(s) or any events which in the opinion requires limit / suspend subscription under the Scheme, the Trustees reserve the right to stop fresh / ongoing subscription of units to investors in the best of interest of scheme / investor. The Trustees reserves the right at its sole discretion to withdraw/suspend/limit the allotment/subscription of units in the Scheme temporarily or indefinitely in the above circumstance(s).</p> <p><b>Right to limit Redemption</b></p> <p>The Trustee, in the general interest of the Unit holders of the Scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of units, which can be redeemed on any Business Day depending on the total 'Saleable Underlying Stock' available with the Fund.</p> <p>In accordance with paragraph 1.12 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, the provisions of restriction on redemption in Schemes of SBI Mutual Fund are as under:</p> <ol style="list-style-type: none"> <li>1. Restrictions may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts the market liquidity or the efficient functioning of the market such as: <ol style="list-style-type: none"> <li>i. Liquidity Issues: When markets at large become illiquid affecting almost all securities rather than any issuer specific security.</li> <li>ii. Market failures, exchange closure: When markets are affected by unexpected events which impact functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</li> </ol> </li> </ol> |

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|                            | <p>iii. Operational Issues: When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</p> <p>2. Restrictions on redemption may be imposed for a specified period of time not exceeding 10 Business Days in any period of 90 days.</p> <p>3. When restrictions on redemption is imposed, the following procedure will be applied:</p> <p>i. No redemption requests upto Rs. 2 Lacs shall be subject to such restriction.</p> <p>ii. Where redemption requests are above Rs. 2 lakhs, AMC shall redeem the first Rs. 2 Lacs without such restrictions and remaining part over and above Rs.2 Lacs shall be subject to such restrictions.</p> <p>Any restriction on Redemption of the units shall be made applicable only after specific approval of the Board of Directors of the Asset Management Company and Trustee Company. The approval from the AMC Board and the Trustee giving details of the circumstances and justification shall also be informed to SEBI immediately.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Transaction Charges        | <p>In accordance with the terms of the paragraph 10.5 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has allowed Asset Management Companies (AMCs) to deduct transaction charges per subscription of Rs. 10,000/- and above.</p> <p>Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. Distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product.</p> <p>Accordingly, the Fund shall deduct Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through a distributor/agent <b>(who have specifically “opted in” to receive the transaction charges)</b> as under:</p> <p><b>(i) First Time Mutual Fund Investor (across Mutual Funds):</b><br/>Transaction charges of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance amount shall be invested in the relevant scheme opted by the investor.</p> <p><b>(ii) Investor other than First Time Mutual Fund Investor:</b><br/>Transaction charges of Rs. 100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance amount shall be invested in the relevant scheme opted by the investor.</p> <p><b>(iii) Transaction charges shall not be deducted for:</b></p> <p>(a) purchases /subscriptions for an amount less than Rs. 10,000/-;</p> <p>(b) transaction other than purchases/ subscriptions relating to new inflows such as Switch Dividend Transfer Plan, etc.</p> <p>(c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent).</p> <p>(d) Transactions carried out through the Stock Exchange Platforms for Mutual Funds.</p> |
| Dematerialization of Units | <p>a) The units of the Scheme will be available in the Dematerialized (electronic) mode.</p> <p>b) The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the DP's name, DP ID Number and beneficiary account number of the applicant with the DP.</p> <p>c) The units of the Scheme will be issued/ repurchased and traded compulsorily in dematerialized form.</p> <p>Applications without relevant details of his or her depository account are liable to be rejected.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

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| Cash investments in mutual funds                                                                                                                                 | <p>Pursuant to paragraph 16.7 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, in order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash for purchases / additional purchases extent of Rs. 50,000/- per investor, per mutual fund, per financial year shall be allowed subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. However, payment redemptions, Income Distribution cum capital withdrawal (IDCW), etc. with respect to aforementioned investments shall be paid only through banking channel.</p> <p>In view of the above the fund shall accept subscription applications with payment mode as 'Cash' ("Cash Investments") to the extent of Rs. 50,000/- per investor, per financial year subject to the following:</p> <ol style="list-style-type: none"> <li>1. Eligible Investors: Only resident individuals, sole proprietorships and minors (through guardians), who are KYC Compliant and have a Bank Account can make Cash Investments.</li> <li>2. Mode of application: Applications for subscription with 'Cash' as mode of payment can be submitted in physical form only at select OPAT of SBI Mutual Fund.</li> <li>3. Cash collection facility with State Bank of India (SBI): Currently, the Fund has made arrangement with SBI to collect cash at its designated branches from investors (accompanied by a deposit slip issued and verified by the Fund). The Bank only acts as an aggregator for cash received towards subscriptions under various schemes received on a day at the various SBI branches.</li> </ol> <p>AMC reserves the right to reject acceptance of cash investments if it is not in compliance with applicable SEBI circular or other regulatory requirements.</p> |
| Listing                                                                                                                                                          | Units of the scheme are proposed to be listed on NSE and BSE Ltd. and Investors wishing to exit may do so, through NSE / BSE where the scheme will be listed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| The policy regarding reissue of repurchased Units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same. | Presently, the AMC does not intend to reissue the repurchased/redeemed Units. The Trustee reserves the right to reissue the repurchased Units at a later date after issuing adequate public notices and taking approvals, if any, from SEBI.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Restrictions, if any, on the right to freely retain or dispose of Units being offered.                                                                           | <p>As the units of the Scheme will be issued in demat (electronic) form, the units will be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time.</p> <p>Right to Limit /Suspend Subscription under the Scheme:<br/>In case the size of the Scheme increases to a level which in the opinion of the Trustees is not manageable or occurring of any operational event(s) or any events which in the opinion requires limit / suspend subscription under the Scheme, the Trustees reserve the right to stop fresh / ongoing subscription of units to investors in the best of interest of scheme / investor. The Trustees reserves the right at its sole discretion to withdraw/suspend/limit the allotment/subscription of units in the Scheme temporarily or indefinitely in the above circumstance(s).</p> <p>Right to limit Redemption<br/>The Trustee, in the general interest of the Unit holders of the Scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of units, which can be redeemed</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

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|                                                                   | <p>on any Business Day depending on the total 'Saleable Underlying Stock' available with the Fund.</p> <p>In accordance with paragraph 1.12 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the provisions of restriction on redemption in Schemes of SBI Mutual Fund are as under:</p> <ol style="list-style-type: none"> <li>1. Restrictions may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts the market liquidity or the efficient functioning of the market such as: <ol style="list-style-type: none"> <li>i. Liquidity Issues: When markets at large become illiquid affecting almost all securities rather than any issuer specific security.</li> <li>ii. Market failures, exchange closure: When markets are affected by unexpected events which impact functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</li> <li>iii. Operational Issues: When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</li> </ol> </li> <li>2. Restrictions on redemption may be imposed for a specified period of time not exceeding 10 Business Days in any period of 90 days.</li> </ol>                                                                                                                            |
| <p>Facilitating transactions through Stock Exchange Mechanism</p> | <p>In terms of paragraph 16.2.2 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, units of the Scheme can be transacted through all the registered stock brokers of the National Stock Exchange of India Limited who are also registered with AMFI and are empanelled as distributors with SBI Mutual Fund. Accordingly, such stock brokers shall be eligible to be considered as 'official points of acceptance' of SBI Mutual Fund.</p> <p>Pursuant to paragraph 16.2 of the SEBI Master Circular for Mutual Funds dated May 19, 2023 permits mutual fund distributors to use recognised stock exchanges' infrastructure to purchase and redeem mutual fund units directly from Mutual Fund / Asset Management Companies. SEBI Registered Investment Advisors (RIAs) to use infrastructure of the recognised stock exchanges to purchase and redeem mutual fund units directly from Mutual Fund/ Asset Management Companies on behalf of their clients, including direct plans. Thus, units of the Scheme can be transacted through these modes.</p> <p>Further, it has been decided to allow investors to directly access infrastructure of the recognized stock exchanges to purchase and redeem mutual fund units directly from Mutual Fund/ Asset Management Companies. SEBI circular has advised recognized stock exchanges, clearing corporations and depositories to make necessary amendment to their existing byelaws, rules and/or regulations, wherever required.</p> |
| <p>Appointment of MF Utilities India Private Limited</p>          | <p>MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.</p> <p>Accordingly, all financial and non-financial transactions pertaining to Schemes of SBI Mutual Fund can be done through MFU either electronically on <a href="http://www.mfuonline.com">www.mfuonline.com</a> as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at <a href="http://www.mfuindia.com">www.mfuindia.com</a> as may be updated from time to time. The Online Transaction Portal of MFU i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the AMC.</p>                                                                                                                                                                                                                                                                                                                                                                                                   |

|                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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|                                                          | <p>Applicability of NAV shall be based on time stamping of application and realization of funds in the bank account of SBI Mutual Fund within the applicable cut-off timing. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received by MFU (physical/online). However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms &amp; conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.</p> <p>Investors are requested to note that, MFUI will allot a Common Account Number (“CAN”), a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. Investors can visit the website of MFUI (<a href="http://www.mfuindia.com">www.mfuindia.com</a>) to download the relevant forms.</p> <p>The AMC reserves the right to change/modify/withdraw the features mentioned in the above facility from time to time.</p>                                                                                                                                                                                                                                                                           |
| Appointment of MFCentral as Official Point of Acceptance | <p>Pursuant to paragraph 16.6 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, to comply with the requirements of RTA interoperable Platform for enhancing investors’ experience in Mutual Fund transactions / service requests, the Qualified RTA’s (QRTA’s), KFin Technologies Private Limited (KFintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral – A digital platform for Mutual Fund investors.</p> <p>MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs of investors that significantly reduces the need for submission of physical documents by enabling various digital / phygital (involving both physical and digital processing) services to Mutual fund investors across fund houses subject to applicable Terms &amp; Conditions of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <a href="https://mfcentral.com/">https://mfcentral.com/</a> and a Mobile App in future.</p> <p>With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, SBI Mutual Fund designates MFCentral as its Official Point of Acceptance (DISC – Designated Investor Service Centre).</p> <p>Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the DISC or collection centres of KFintech or CAMS.</p> |
| Transferability of units                                 | <p>Pursuant to paragraph 14.4.4 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, the Units of the Scheme can be freely transferred in demat form or non demat form as may be permitted under SEBI Regulations and guidelines, as amended from time to time.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Switchover facility                                      | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Applicability of Stamp Duty                              | <p>Pursuant to Notification issued by Department of Revenue, Ministry of Finance, Government of India, a stamp duty of 0.005% would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on applicable transactions (Purchase, Reinvestment of Income Distribution cum capital withdrawal, etc.) to the unit holders would be reduced to that extent.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Cost of trading on the Stock Exchange                    | <p>Investor will have to bear the cost of brokerage and other applicable statutory levies e.g. Securities Transaction Tax, etc. when the units are bought or sold on the stock exchange</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

## C. PERIODIC DISCLOSURES

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| <p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>                                             | <p>The AMC will calculate and disclose the first NAV not later than 5 business days from the date of allotment. Subsequent, NAV of the Scheme would be computed and declared at the close of every Business Day. NAV can be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>. Further, the Mutual Fund shall send the latest available NAVs to the unitholders through SMS, upon receiving a specific request in this regard.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) &amp; on <a href="http://www.sbimf.com">www.sbimf.com</a> by 11.00 p.m. on same business day.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <p>Half yearly Disclosures: Portfolio / Financial Results</p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p> | <p><b>(i) Half Yearly disclosure of Un-Audited Financials:</b></p> <p>Before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half – yearly unaudited financial results on the website of the Fund i.e. <a href="http://www.sbimf.com">www.sbimf.com</a> and that of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a>. A notice advertisement communicating the investors that the financial results shall be hosted on the website shall be published in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the fund is situated.</p> <p><b>(ii) Half Yearly disclosure of Scheme’s Portfolio:</b></p> <p>In terms of Regulation 59A of SEBI (Mutual Funds) Regulations, 1996 read with paragraph 5.1 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, on half year basis, (i.e. March 31 &amp; September 30), the portfolio of the Scheme shall be disclosed as under:</p> <ol style="list-style-type: none"> <li>1. The Fund shall disclose the scheme’s portfolio (alongwith the ISIN) in the prescribed format as on the last day of the half year for all the Schemes of SBI Mutual Fund on its website i.e. <a href="http://www.sbimf.com">www.sbimf.com</a> and on the AMFI’s website i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> within 10 days from the close of the half-year.</li> <li>2. A Statement of Scheme portfolio shall be emailed to those unitholders whose email addresses are registered with the Fund within 10 days from the close of each half year.</li> <li>3. The AMC shall publish an advertisement every half year, in the all India edition of at least two daily newspapers, one each in English and Hindi; disclosing the hosting of the half yearly schemes portfolio statement on its website viz. <a href="http://www.sbimf.com">www.sbimf.com</a> and on the website of AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> and the modes through which a written request can be submitted by the unitholder for obtaining a physical or electronic copy of the statement of scheme portfolio.</li> <li>4. The AMC shall provide physical copy of the statement of scheme portfolio, without charging any cost, on receipt of a specific request from the unitholder.</li> </ol> |
| <p>Monthly / Fortnightly Disclosure of Schemes’ Portfolio Statement</p>                                                                                                                                                                | <p>The fund shall disclose the scheme’s portfolio in the prescribed format along with the ISIN as on the last day of the month for all the Schemes of SBI Mutual Fund on its website <a href="http://www.sbimf.com">www.sbimf.com</a> and on the AMFI’s website i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> within 10 days from the close of the month. Further, the Statement of Scheme portfolio shall be emailed to those unitholders whose email addresses are registered with the Fund within the above prescribed timeline. Further, the AMC shall provide physical copy of the statement of scheme portfolio, without charging any cost, on receipt of a specific request from the unitholder.</p> <p>Pursuant to paragraph 5.1.1 of the SEBI Master Circular for Mutual Funds dated May 19, 2023 the fund shall also disclose the scheme’s portfolio in the prescribed format along with the ISIN on fortnightly basis within 5 days of every fortnight on its website <a href="http://www.sbimf.com">www.sbimf.com</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <p>Annual Report or abridged summary</p>                                                                                                                                                                                               | <p>Scheme wise Annual Report or an abridged summary thereof shall be provided to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year as follows:</p> <ol style="list-style-type: none"> <li>1. The Scheme wise annual report / abridged summary thereof shall be hosted on website of the Fund i.e., <a href="http://www.sbimf.com">www.sbimf.com</a> and on the website of AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a>. The physical copy of the schemewise annual report or abridged summary shall be made available to the unitholders at the registered office of SBI Mutual Fund at all times.</li> <li>2. The scheme annual report or an abridged summary thereof shall be emailed to those unitholders whose email addresses are registered with the Fund.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |



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|                        | <p>3. The AMC shall publish an advertisement on annual basis, in the all India edition of at least two daily newspapers, one each in English and Hindi; disclosing the hosting of the scheme wise annual report on its website viz. <a href="http://www.sbimf.com">www.sbimf.com</a> and on the website of AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> and the modes through which a written request can be submitted by the unitholder for obtaining a physical or electronic copy of the scheme-wise annual report or abridged summary.</p> <p>4. The AMC shall provide physical copy of the abridged summary of the Annual report, without charging any cost, on receipt of a specific request from the unitholder.</p> |
| Associate Transactions | Please refer to Statement of Additional Information (SAI).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

## Taxation

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.

SBI Mutual Fund is registered with Securities and Exchange Board of India (SEBI) and is as such eligible for benefits u/s. 10(23D) of the Income-tax Act, 1961. Accordingly, the entire income of SBI Mutual Fund is exempt from income-tax. SBI Mutual Fund will receive all its income without deduction of tax at source as per provisions of Section 196 of the said Act.

The income-tax implications in case of investments in non-Equity Oriented Funds (“non-EOF”) are discussed briefly below. In case of non-resident investors, please note that grant of benefit under the relevant Double Taxation Avoidance Agreement (“DTAA”), if any, is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 1961 and the relevant DTAA as well as interpretation of relevant Article of such DTAA.

### CAPITAL GAINS ON NON-EQUITY ORIENTED MUTUAL FUNDS

#### [I] FOR INVESTMENTS IN SPECIFIED MUTUAL FUNDS MADE ON OR AFTER APRIL 1, 2023

“Specified Mutual Fund” means a Mutual Fund by whatever name called, where not more than 35% of its total proceeds is invested in the equity shares of domestic companies. The percentage of equity shareholding held in respect of the Specified Mutual Fund shall be computed with reference to the annual average of the daily closing figures. Investments in Specified Mutual Funds on or after April 1, 2023 shall be deemed to be short term capital assets irrespective of holding period.

| CONDITION                                | % of Equity Holding in MF up to 35%                  |                    |
|------------------------------------------|------------------------------------------------------|--------------------|
| Type of Capital Gain                     | SHORT TERM CAPITAL GAINS                             |                    |
| Period of Holding                        | Irrespective of Holding Period                       |                    |
| Status of Investor                       | INCOME TAX RATE                                      | TDS                |
| (A) Resident Investor                    | Normal tax rates applicable to investor <sup>3</sup> | NIL                |
| (B) Foreign Institutional Investor (FII) | 30% <sup>3</sup>                                     | NIL                |
| (C) Non-Resident (other than FII)        | Normal tax rates applicable to investor <sup>3</sup> | 30% <sup>3,4</sup> |

#### [II] FOR INVESTMENTS IN NON-EOF [OTHER THAN (I) ABOVE] MADE ON OR AFTER APRIL 1, 2023

| CONDITION                                | % of Equity Holding in MF is more than 35% - up to 65% |                    |                                                            |                                                              |
|------------------------------------------|--------------------------------------------------------|--------------------|------------------------------------------------------------|--------------------------------------------------------------|
| Type of Capital Gain                     | SHORT TERM CAPITAL GAINS                               |                    | LONG TERM CAPITAL GAINS (Section 112)                      |                                                              |
| Period of Holding                        | Up to 36 months                                        |                    | More than 36 months                                        |                                                              |
| Status of Investor                       | INCOME TAX RATE                                        | TDS                | INCOME TAX RATE                                            | TDS                                                          |
| (A) Resident Investor                    | Normal tax rates applicable to investor <sup>3</sup>   | NIL                | 20% <sup>1,3</sup>                                         | NIL                                                          |
| (B) Foreign Institutional Investor (FII) | 30% <sup>3</sup>                                       | NIL                | 10% <sup>2,3</sup>                                         | NIL                                                          |
| (C) Non-Resident (other than FII)        | Normal tax rates applicable to investor <sup>3</sup>   | 30% <sup>3,4</sup> | Listed: 20% <sup>1,3</sup><br>Unlisted: 10% <sup>2,3</sup> | Listed: 20% <sup>1,3,4</sup><br>Unlisted: 10% <sup>2,3</sup> |

#### [III] FOR INVESTMENTS IN NON-EOF MADE ON OR BEFORE MARCH 31, 2023

| Type of Capital Gain | SHORT TERM CAPITAL GAINS |     | LONG TERM CAPITAL GAINS (Section 112) |     |
|----------------------|--------------------------|-----|---------------------------------------|-----|
| Period of Holding    | Up to 36 months          |     | More than 36 months                   |     |
| Status of Investor   | INCOME TAX RATE          | TDS | INCOME TAX RATE                       | TDS |

|                                          |                                                      |                    |                                                            |                                                                |
|------------------------------------------|------------------------------------------------------|--------------------|------------------------------------------------------------|----------------------------------------------------------------|
| (D) Resident Investor                    | Normal tax rates applicable to investor <sup>3</sup> | NIL                | 20% <sup>1 3</sup>                                         | NIL                                                            |
| (E) Foreign Institutional Investor (FII) | 30% <sup>3</sup>                                     | NIL                | 10% <sup>2 3</sup>                                         | NIL                                                            |
| (F) Non-Resident (other than FII)        | Normal tax rates applicable to investor <sup>3</sup> | 30% <sup>3 4</sup> | Listed: 20% <sup>1 3</sup><br>Unlisted: 10% <sup>2 3</sup> | Listed: 20% <sup>1 3 4</sup><br>Unlisted: 10% <sup>2 3 4</sup> |

#### TAX ON INCOME DISTRIBUTION (IDCW OPTION)

| Status of Investor                         | INCOME TAX RATE                                      | TDS                                                             |
|--------------------------------------------|------------------------------------------------------|-----------------------------------------------------------------|
| (A) Resident Investor                      | Normal tax rates applicable to investor <sup>3</sup> | 10% (if income distributed > Rs.5,000 during FY) <sup>3 4</sup> |
| (B) Non-Resident Investors (including FII) | 20% <sup>3</sup>                                     | 20% <sup>3 4</sup>                                              |

(1) With indexation benefit

(2) Without indexation and foreign exchange fluctuation benefit

(3) Levy of Surcharge and Health & Education Cess:

If taxpayer (Individual/HUF/AOP/BOI/AJP) opts for Old Tax Regime, then Surcharge to be levied on basic tax at:

- 37% where specified income exceeds Rs.5 crore;
- 25% where specified income exceeds Rs.2 crore but does not exceed Rs.5 crore;
- 15% where total income exceeds Rs.1 crore but does not exceed Rs.2 crore; and
- 10% where total income exceeds Rs.50 lakhs but does not exceed Rs.1 crore.

If taxpayer (Individual/HUF/AOP/BOI/AJP) pays tax as per default New Tax Regime u/s. 115BAC(1A), then maximum rate of Surcharge will be 25% where income exceeds Rs.2 crore.

In case of an AOP consisting of only companies as its members, the rate of surcharge shall not exceed 15%.

Surcharge for companies to be levied on basic tax:

- Domestic Company: 12% where income exceeds Rs.10 crore and 7% where income exceeds Rs.1 crore but less than Rs.10 crore. If domestic company opts for concessional tax regime u/s. 115BAA/115BAB: then flat rate of 10% on basic tax
- Non-resident Company: 5% where income exceeds Rs.10 crore and 2% where income exceeds Rs.1 crore but less than Rs.10 crore

Enhanced surcharge of 25% or 37%, as the case may be, will not apply in case of income by way of dividend or capital gains on securities covered under Section 111A (STCG on EOF), Section 112 (LTCG on non-EOF acquired up to March 31, 2023 and LTCG on non-EOF acquired from April 1, 2023 where equity exposure in such non-EOF > 35%), Section 112A (LTCG on EOF) & Section 115AD (tax on income earned by FIIs).

Health & Education Cess @ 4% is applicable on aggregate of basic tax & surcharge.

Please note that surcharge and cess shall not be applied on basic tax while deducting TDS, if any, on income of resident investors only.

(4) The Mutual Fund will pay/deduct taxes at source ("TDS") as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961 read with the Income-tax Rules, 1962 and any circulars or notifications or directives or instructions issued thereunder. Please note that grant of DTAA benefit, if any, is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 1961 and the relevant DTAA as well as interpretation of relevant Article of such DTAA.

TDS at higher rates: TDS at twice the applicable rate in case of payments to specified persons (excluding non-resident who does not have a Permanent Establishment in India) who has not furnished the Income Tax Return (ITR) for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted, for which time limit for filing ITR has expired and the aggregate of TDS in his case is Rs.50,000 or more in the

|                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                   | <p>said previous year. In case PAN is not furnished, then TDS at higher of the rates as per Section 206AB or Section 206AA would apply.</p> <p><u>In case of FII:</u> As per provisions of Section 196D of the Act, TDS is applicable at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY.</p> <p><u>In case of non-resident investors (other than FII):</u> As per provisions of Section 196A of the Act, TDS is applicable on any income in respect of units of a Mutual Fund at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY. Tax will be deducted on Short-term/Long-term capital gains at the tax rates (plus applicable Surcharge and Health and Education Cess) specified in the Finance Act 2023 at the time of redemption of units in case of Non-Resident investors (other than FIIs) only.</p> <p>The above income-tax/TDS rates are in accordance with the provisions of the Income-tax Act, 1961 as amended by Finance Act 2023. The above rates are based on the assumption that the mutual fund units are held by the investors as capital assets and not as stock in trade.</p> <p>Transfer of units upon consolidation of two or more schemes of equity-oriented fund or two or more schemes of a fund other than equity-oriented fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains. Transfer of units upon consolidation of plans within mutual fund schemes in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.</p> <p>Investors are requested to note that the tax position prevailing at the time of investment may change in future due to statutory amendment(s). The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961. Additional tax liability, if any, imposed on investors due to such changes in the tax structure, shall be borne solely by the investors and not by the AMC or Trustee.</p> <p>Investors should consult their professional tax advisor before initiating such requests.<br/> <b>For further details on taxation, please refer to the clause on Taxation in the Statement of Additional Information (SAI).</b></p> |
| Investor services | <p>Details of Investor Relations Officer of the AMC:<br/> Name: Mr. C A Santosh<br/> (Investor Relations Officer)<br/> Address: 9<sup>th</sup> Floor, Crescenzo, C– 38 &amp; 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051</p> <p>Telephone number: 022 61793537<br/> e-mail: <a href="mailto:customer.delight@sbimf.com">customer.delight@sbimf.com</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Product Labelling | <p>The Risk-o-meter shall have following six levels of risk:</p> <ol style="list-style-type: none"> <li>i. Low Risk</li> <li>ii. Low to Moderate Risk</li> <li>iii. Moderate Risk</li> <li>iv. Moderately High Risk</li> <li>v. High Risk and</li> <li>vi. Very High Risk</li> </ol> <p>The evaluation of risk levels of a Scheme shall be done in accordance with SEBI Master Circular, as amended from time to time.</p> <p>Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter alongwith portfolio disclosure shall be disclosed on the <a href="http://www.sbimf.com">www.sbimf.com</a> as well as AMFI website within 10 days from the close of each month. The risk level of the Scheme as on March 31 of every year, along with number of times the risk level has changed over the year shall be disclosed on <a href="http://www.sbimf.com">www.sbimf.com</a> and AMFI website. Risk-o-meter details shall also be disclosed in scheme wise Annual Reports and Abridged summary.</p> <p>The Product Labelling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

|                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Benchmark Riskometer              | <p>Pursuant to extant SEBI regulations, AMCs shall disclose the following in all disclosures in which the unit holders are invested as on the date , including promotional material or that stipulated by SEBI:</p> <p>a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed</p> <p>b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.</p> <p>Further, the portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Potential Risk Class (PRC) Matrix | <p>In accordance with paragraph 17.5 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme).</p> <p>The scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix. Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations,1996.</p> <p>In accordance with SEBI Master Circular, the positioning of the Scheme in the PRC matrix shall be in the same cell as that of positioning of the index in the PRC matrix at all points in time.</p> <p>The Mutual Funds shall be required to inform the unitholders about the PRC classification and subsequent changes, if any, through SMS and by providing a link on their website referring to the said change.</p> <p>The Mutual Fund/ AMC shall also publish the PRC Matrix in the scheme wise Annual Reports and Abridged summary.</p> |
| Other Disclosures                 | <p>A. The Fund shall disclose the following on monthly basis:</p> <p>i. Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme</p> <p>ii. Name and exposure to top 7 groups as a percentage of NAV of the scheme.</p> <p>iii. Name and exposure to top 4 sectors as a percentage of NAV of the scheme.</p> <p>B. Change in constituents of the index, if any, shall be disclosed on <a href="http://www.sbimf.com">www.sbimf.com</a> on the day of change.</p> <p>C. Tracking error shall be disclosed based on past one year rolling data, on a daily basis, at <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a></p> <p>D. Tracking Difference is the difference of returns between the Scheme and the Benchmark Index annualized over 1 year, 3 Year, 5 Year, 10 Year and since date of allotment of units and the Tracking difference shall be disclosed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> on a monthly basis.</p> <p>The updated constituents of the indices and methodology for the Scheme will be available on their <a href="http://www.sbimf.com">www.sbimf.com</a> at all points of time. Further, the historical data with respect to constituents of the index since inception of scheme will also be available at <a href="http://www.sbimf.com">www.sbimf.com</a></p>                                |
| Indicative Net Asset Value (iNAV) | <p>Indicative Net Asset Value (iNAV) based on the current market value of the portfolio during the trading hours of the ETF, shall be disclosed on exchange website where the units of ETF are listed and traded. iNAV shall be updated at least at least four times a day i.e. opening and closing iNAV and at least two times during the intervening period with minimum time lag of 90 minutes between the two disclosures.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

|                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Scheme Summary Document                             | <p>The AMC has provided on its website a standalone scheme document for all the Schemes which contains all the details viz. Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc.</p> <p>Scheme Summary Documents shall be disclosed on <a href="http://www.sbimf.com">www.sbimf.com</a>, <a href="http://www.amfiindia.com">www.amfiindia.com</a> and stock exchange website in 3 data formats i.e. PDF, Spreadsheet and a machine readable format (either JSON or XML). on a monthly basis or whenever there is changes in any of the specified field, whichever is earlier .</p> |
| Principles of incentive structure for Market Makers | <p>AMC currently does not provide any performance based incentive to its Market Makers (MMs). However, performance based incentives structure, as and when, provided to MMs shall be charged to the Scheme within the maximum permissible limit of TER and the necessary disclosure as per the Circular shall be made in this regard</p>                                                                                                                                                                                                                                                                                                               |

## D.NAV INFORMATION

The first NAV will be calculated and announced not later than 5 business days from the date of allotment in the NFO. Thereafter NAV of the Scheme shall be computed and declared on every business day. The NAV under the Scheme would be rounded off to 4 decimals and Units will be allotted upto four decimal places as follows or such other formula as may be prescribed by SEBI from time to time:

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

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

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI ([www.amfiindia.com](http://www.amfiindia.com)) and website of the Fund i.e. [www.sbimf.com](http://www.sbimf.com) by 11.00 p.m. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

Further, as per SEBI Regulations, the repurchase price shall not be lower than 95% of the NAV.

### **Methodology for calculation of sale and re-purchase price of the units of mutual fund scheme:**

Let's assume that the NAV of a Mutual Fund Scheme on April 01, 2018 is Rs. 10/-.

#### **Purchase of mutual fund units:**

The Purchase Price of the Units on an ongoing basis will be same as Applicable NAV.

Purchase Price = Applicable NAV

In the above example, purchase is done on April 01, 2018, when the Applicable NAV = Rs. 10/-  
Therefore, Purchase Price = Rs. 10/-

As per existing Regulations, no entry load is charged with respect to applications for purchase / additional purchase of mutual funds units.

#### **Redemption/Re-purchase of mutual fund units**

The Redemption Price of the Units will be calculated on the basis of the Applicable NAV subject to prevailing Exit Load, if any. In case of redemption, the amount payable to the investor shall be calculated as follows:

Redemption Price = Applicable NAV \* (1 - Exit Load)

Say, in the above example the exit load applicable is:

- a. For exit on or before 12 months from the date of allotment – 1.00%
- b. For exit after 12 months from the date of allotment – Nil.

#### **Scenario 1: Redemption is done during applicability of exit load**

In case the investor requests for redemption on or before 12 months i.e. on or before March 31, 2019; say December 1, 2018, when the NAV of the scheme is Rs. 12/- and the exit load applicable is 1%, so the Redemption amount payable to investor shall be calculated as follows:

Redemption Price = Applicable NAV \* (1 - Exit Load)  
= Rs. 12 \* (1-1%) = Rs. 11.988/-

#### **Scenario 2: Redemption is done when the exit load is NIL**

In case the investor requests for redemption after 12 months i.e. after March 31, 2019; say April 1, 2019, when the NAV of the scheme is Rs. 12/- and the exit load applicable is NIL, so the Redemption amount payable to investor shall be calculated as follows:

$$\begin{aligned}\text{Redemption Price} &= \text{Applicable NAV} * (1 - \text{Exit Load}) \\ &= \text{Rs. } 12 * (1-0) = \text{Rs. } 12/-\end{aligned}$$

The aforesaid example does not take into consideration any applicable statutory levies or taxes. Accordingly, the redemption amount payable to investor shall further reduce to the extent of applicable statutory levies or taxes.

Note: The aforesaid disclosure has been made pursuant to paragraph 8.1.5 of the SEBI Master Circular dated May 19, 2023.

#### **Illustration on Computation of NAV:**

If the net assets of the Scheme are Rs. 10,55,40,345.34 and units outstanding are 1,00,00,000 then the NAV per unit will be computed as follows:  $10,55,40,345.34 / 1,00,00,000 = \text{Rs. } 10.5540 \text{ p.u.}$  (rounded off to four decimals)



## IV. FEES AND EXPENSES

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

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

The entire New Fund Offer expenses for the launch the Scheme will be borne by the AMC.

### B. ANNUAL SCHEME RECURRING EXPENSES

| Expense Head                                                                                                        | % of daily Net Assets |
|---------------------------------------------------------------------------------------------------------------------|-----------------------|
| Investment Management and Advisory Fees                                                                             | Upto 1.00%            |
| Trustee fee                                                                                                         |                       |
| Audit fees                                                                                                          |                       |
| Custodian fees                                                                                                      |                       |
| RTA Fees                                                                                                            |                       |
| Marketing & Selling expense                                                                                         |                       |
| Cost related to investor communications                                                                             |                       |
| Cost of fund transfer from location to location                                                                     |                       |
| Cost of providing account statements and Income Distribution cum capital withdrawal redemption cheques and warrants |                       |
| Costs of statutory Advertisements                                                                                   |                       |
| Cost towards investor education & awareness (at least 1 bps)                                                        |                       |
| Brokerage & transaction cost over and above 12 bps. for cash transactions and 5 bps for derivative transactions     |                       |
| Goods & Services tax on expenses other than investment and advisory fees                                            |                       |
| Goods & Services tax on brokerage and transaction cost                                                              |                       |
| Listing fees                                                                                                        |                       |
| Other Expenses <sup>^</sup>                                                                                         |                       |
| Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)                                           | Upto 1.00%            |
| Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)                        | Upto 0.30%            |

The Scheme shall not incur any distribution expenses and no commission shall be paid by this scheme.

<sup>^</sup> Any other expenses which are directly attributable to the Scheme, may be charged with the approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

The AMC has estimated that upto 1.00% incurred towards different heads mentioned under regulations (2) and (4) of Regulation 52 of SEBI Regulations) of the daily net assets will be charged to the schemes as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with paragraph 10.1.12 of master circular for Mutual Funds dated May 19, 2023.

For investor education and awareness initiative, the AMC or the Schemes of the Fund will annually set apart at least 0.01 percent of daily net asset of the Schemes of the Fund within the maximum limit of the total expense ratio as per SEBI Regulation.

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations.

In addition to expenses as permissible under Regulation 52 (6), the AMC may charge the following to the concerned scheme of the Fund under Regulation 52 (6A):

a) brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.

Brokerage and transaction costs which are incurred for the purpose of execution of trade up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions.. Further, in terms of paragraph 10.1.14 of SEBI Master Circular for Mutual funds dated May 19, 2023,. any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods & Service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

The Goods & Service Tax on investment management and advisory fees would be charged in addition to above limit. Further, GST on expenses other than investment and advisory fees shall be borne by the Scheme within the maximum limit of annual recurring expenses as prescribed in Regulation 52.

The Mutual Fund would update the current expense ratios on the website at least three working days prior to the effective date of the change. Investors can refer <https://www.sbimf.com/en-us/disclosure/total-expense-ratio-of-mutual-fund-schemes> for Total Expense Ratio (TER) details.

Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.

#### Illustration of impact of expense ratio on scheme' s returns:

| Particulars                                    | Regular Plan | Direct plan |
|------------------------------------------------|--------------|-------------|
| Opening NAV (INR Rs) -> (a)                    | 100          | 100         |
| Scheme's Gross return for the year -> (b)      | 10%          | 10%         |
| Closing NAV before charging expenses -> (c )   | 110          | 110         |
| Total Expense charged in (INR Rs) -> (d)       | 1.0          | 0.75        |
| NAV after charging expenses -> (e) = (c) - (d) | 109.0        | 109.25      |
| Net Return to the investor                     | 9.00%        | 9.25%       |

- 1) The above computation assumes no investment/ redemption made during the year. The investment is made in the Growth option of the scheme.
- 2) The above computation is simply to illustrate the impact of expenses of the scheme. The actual expenses charged to the scheme will not be more than the amount that can be charged to the scheme as mentioned in this SID.
- 3) It is assumed that expenses charged are evenly distributed throughout the year. Tax impact on customers has not been considered due to the individual nature of this impact.
- 4) Calculations shown in the above table are for illustrative and understanding purposes only and actual returns may differ from those considered above

#### D. LOAD STRUCTURE

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

| Nature of expense | Charge (% of NAV)                                                                                                                                                                       |
|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Entry Load</b> | Not Applicable, in terms of paragraph 10.4.1(a) of the SEBI Master Circular for Mutual Funds dated May 19, 2023, there will be no entry load charged to the schemes of the Mutual Fund. |
| <b>Exit Load</b>  | Nil                                                                                                                                                                                     |

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

As per SEBI Regulations, the repurchase price shall not be lower than 95% of the NAV.

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

Any imposition or enhancement in the load shall be applicable on prospective investments only. At the time of changing the load structure, the mutual fund may consider the following measures to avoid complaints from investors about investment in the schemes without knowing the loads:

- i.* The AMC shall be required to issue an addendum and display the same on its website immediately.
- ii.* The addendum shall be circulated to all the distributors/brokers/Investor Service Centre (ISC) so that the same can be attached to all KIM and SID already in stock till it is updated.
- iii.* Latest applicable addendum shall be a part of KIM and SID. (E.g. in case of changes in load structure the addendum carrying the latest applicable load structure shall be attached to all KIM and SID already in stock till it is updated).
- iv.* Further, the account statements shall continue to include applicable load structure.

## **V. RIGHTS OF UNITHOLDERS**

Please refer to SAI for details.

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

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

Not applicable

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

### **Against Sponsor: State Bank of India**

- a. The Reserve Bank of India imposed a penalty of Rs. 700 lacs on the Bank on 15-07-2019 under the provisions of Section 47 A (1) (c) read with sections 46(4) (i) and 51 (1) of the Banking Regulation Act, 1949. RBI had previously issued a Show Cause Notice (SCN) in this regard on 10-10-2018 and Bank had replied on 30-10-2018. A personal hearing was conducted on 15-04-2019. After examining the facts of the case, RBI has observed non-compliance with the directions issued by RBI on (i) Income Recognition and Asset Classification (IRAC) norms, (ii) code of conduct for opening and operating current accounts and reporting of data on Central Repository of Information on Large Credits (CRILC) and (iii) fraud risk management and classification and reporting of frauds. This has resulted in levy of a penalty of Rs. 700 lacs. The penalty has been paid to RBI on 19.07.2019.
- b. The Reserve Bank of India in exercise of the powers conferred under Section 47A (1) (c) read with Section 46 (4) (i) and 51(1) of the Banking Regulation Act, 1949 has imposed a penalty of Rs. 50 lacs on 31-07-2019 on the Bank for delay in reporting of fraud in the account of M/s Kingfisher Airlines Limited by Bank and State Bank of Mysore. The penalty has been paid to RBI on 09.08.2019.
- c. The Reserve Bank of India had issued Show Cause Notice CO.ENFD.DECB.No.S47/02-01-021/2021-22 dated 24.05.2021 for violations of RBI guidelines, directions. etc. observed during scrutiny conducted in the account of Karnataka State Handicraft Development Corporation Limited. The SCN was replied by Bank vide letter dated 09.06.2021. The RBI, in exercise of the powers conferred under Section 47A (1)(c) read with section 46(4)(i) and Section 51(1) of the Banking Regulation Act, 1949 imposed a monetary penalty of Rs. 1 crore (Rupees One Crore only) on the Bank on 18-10-2021, for non-compliance with the directions contained in the "Reserve Bank of India - Frauds Classification and Reporting by Commercial Banks and select FIs" directions 2016. The Bank responded to the SCN vide letter dated 09.06.2021. Thereafter, a personal hearing in the case was conducted by RBI on 10.08.2021 and was attended by Bank's Top Management. The Bank is analysing the issue of non-compliance and corrective action and new controls, etc. shall follow the detailed analysis of the Order by the Bank. The penalty has been paid to RBI on 25.10.2021.
- d. The Reserve Bank of India has imposed a total penalty of Rs.200 lacs on 16-03-2021, including penalty of Rs.100 lacs for contravention of the provisions of section of 10(l)(b)(ii) of Banking Regulation Act, 1949 and additional penalty of Rs.100 lacs for contravention of RBI

directions specifically issued to the bank vide Letter No.DBS.CO.SSM-SBV1751113.26.00 1/2019-20 dated 19-09-2019 regarding payment of commission to employees engaged in cross-selling activities. The penalty has been paid to RBI on 24-03-2021.

- e. The Reserve Bank of India imposed a monetary penalty of Rs.50.00 lacs for failure to ensure data accuracy and integrity while submitting the data on large credit (CRILC reporting) to RBI. Bank did not report data of two companies namely M/s Managlore SEZ Limited and M/s Parkline LLC, with sanctioned amount of more than Rs. 5 crore as Group Companies of the borrower from June 2017 to March 2020 and from March 2018 to December 2019 respectively. Bank also incorrectly reported data of two companies namely M/s Malwa Solar Power Generation Private Limited and M/s SRM Institute of Science and Technology as group companies of the borrower from March 2018 to March 2020 and June 2018 to September 2018 respectively. The penalty has been paid on 14.07.2021.
- f. The Reserve Bank of India imposed a penalty of Rs.1.00 crore for contravention of the provisions of subsection (2) of section 19 of the Banking regulation Act related to the following  
1. The bank held shares as a pledgee, of an amount exceeding thirty percent of the paid-up share capital of six borrower companies as on March 31, 2018 and continued to hold shares exceeding thirty percent of the paid up share capital of two borrower companies as on March 2019. The penalty has been paid on 01.12.2021
- g. Penalties amounting to Rs. 1824/- is levied by INTL. tax range 4(2) , Mumbai, under section 271C of the IT act,1961. The penalty has been paid on 15.10.2022.
- h. A Show Cause Notice (SCN) amounting to Rs.37.15 lakhs has been received from Central GST (Audit) office , Patiala, in respect of e-SBP branches for the period April 2016 to march 2017 on the issue of non-payment of service tax on penal interest recovered from customers.
- i. An SCN amounting to Rs.9.75 lakhs, has been received from Deputy Commissioner, Telangana, in respect of Telangana GSTIN for the period April 2020 to March 2021 on the issue of:
  - i. Excess ITC claimed on account of non-reconciliation of information declared in GSR09.
  - ii. Excess ITC reversed in GSTR9 over and above GSTR3B.
  - iii. Under- declaration of ineligible ITC.SBI has examined the issues involved and have observed that the claim is not sustainable. SBI has replied on 24th June 2022.
- j. An SCN amounting to Rs.17.29 crore, has been received from Central Excise (audit), Kochi in respect of eSBT for the period Oct-2016 to Mar-17 alleging:
  - i. Short Service Tax paid.
  - ii. Ineligible ITC.SBI has examined the issues involved and have observed that the Bank is not at fault and the claim by the tax authorities is not sustainable. SBI has replied to the SCN within stipulated time.
- k. An SCN amounting to Rs.9.28 crore from Joint Commissioner of States and Excise, Parwanoo in respect of wrong utilization of Input credit of GST paid of Inter bank Transactions( July 2017- to March 2018). SBI has examined the issues involved and have observed that the Bank is not at fault and claim by the tax authorities is not sustainable. SBI has already referred the matter to GST consultant. Appeal filed with Commissioner.
- l. An SCN amounting to Rs13.10 crore from Joint Commissioner of States and Excise, Parwanoo in respect of wrong utilization of Input credit of GST paid of Inter bank Transactions( July 2018-to March 2019). SBI has examined the issues involved and have observed that the

Bank is not at fault and claim by the tax authorities is not sustainable. SBI has already referred the matter to GST consultant. Appeal recently filed with Commissioner.

- m. An SCN amounting to Rs.13.72 crore from Joint Commissioner of States and Excise, Parwanoo in respect of wrong utilization of Input credit of GST paid of Inter bank Transactions( July 2019-to March 2020). SBI has examined the issues involved and have observed that the Bank is not at fault and claim by the tax authorities is not sustainable. SBI has already referred the matter to GST consultant.
- n. An SCN amounting to Rs.16.29 crore from Joint Commissioner of States and Excise, Parwanoo in respect of wrong utilization of Input credit of GST paid of Inter bank Transactions( July 2020-to March 2021). SBI has examined the issues involved and have observed that the Bank is not at fault and claim by the tax authorities is not sustainable. SBI has already referred the matter to GST consultant. Appeal filed with Commissioner
- o. An SCN amounting to Rs.9.28 crore from Joint Commissioner of States and Excise, Parwanoo in respect of wrong utilization of Input credit of GST paid of Inter bank Transactions( July 2021-to March 2022). SBI has examined the issues involved and have observed that the Bank is not at fault and claim by the tax authorities is not sustainable. SBI has already referred the matter to GST consultant. Appeal filed with Commissioner.
- p. SCNs amounting to Rs.4739.44 lakh has been received from Deputy Commissioner, Abids, STU-2, Telangana, in respect of Telangana GSTIN for the period 2020-2021 on the issue of:
  - (a) Reconciliation of GSTR3B with GSTR 1.
  - (b) ITC to be reversed on non-business transactions & exempt supplies.
  - (c) Under declaration of Ineligible ITC.
  - (d) ITC claimed from cancelled dealersSBI has filed the reply.
- q. SCN amounting to Rs.42.74 lakh has been received from Assistant Commissioner of State, Raipur, in respect of Chattisgarh GSTIN for the period under 2020-21 in respect of Difference in GSTR 3 B with GSTR 2A. SBI has replied on 14.10.2022. Order passed on 28/04/2023 confirming the demand. Appeal against the same has been filed and Personal hearing scheduled on 06.10.2023.
- r. SCN amounting to Rs.11.89 lakh has been received from Assistant Commissioner of state, Vijaywada, in respect of Amrawati GSTIN for the period under 2021-22 in respect of GST TDS particulars not shown in GSTR-3B for the month of December 2021. SBI has replied on 10.10.2022. Bank had paid the amount demanded. Case is closed.
- s. 5 SCNs amounting to Rs. 303.25 crore has been received in respect of Rajasthan GSTIN for the period 2017-18 to 2021-22 on the issue of matching of Input Tax Credit (ITC) availment with GSTRA2A by SBI and ineligible ITC u/s 17(5). SBI has examined the issue involved and have observed that SBI is not at fault and the claim by the tax authorities is not sustainable. SBI is in the process of replying to the tax authorities. Reply filed. Personal hearing awaited.

The bank failed to comply with Reserve Bank direction on Loans and Advances when it sanctioned a term loan of Rs. 6000 crores to Andhra Pradesh State Development Corporation Ltd. (APSDCL) as under:

- (i) in lieu of or to substitute budgetary resources envisaged for the projects;
- (ii) without undertaking due diligence on the viability and bankability of the projects to ensure that revenue streams from the projects are sufficient to take care of the debt servicing obligations: and
- (iii) the repayment servicing of which was done out of budgetary resources.

In this regard, Bank has submitted response that the loan to APSDCL (Andhra Pradesh State Development Corporation Limited) is governed by Paragraphs 2.3.7.3 (iii) and 2.3.7.5 (i) of Reserve Bank Master Circular No. DBR.No.Dir.BC.1 0/1 3.03.00/2015-16 dated July 1, 2015 on 'Loans and Advances Statutory and Other Restrictions' and submitted that sanction and disbursal of this loan (giving detailed reasons that funding of expenses of APSDCL does not amount to substitution of budgetary resources) to APSDCL is not in violation of RBI Master Direction on Loans and Advances (Statutory and other restrictions)

Further, M/S Cyril Amarchand Mangaldas, Advocates & Solicitors, had also opined, inter alia, that the lending made by the banks to APSDCL, is not violative of the Master Circular and that ARET (Additional Retail Excise Tax) being a revenue source vested in the APSDCL, the funding of expenses of APSDCL does not amount to substitution of budgetary resource.

Subsequently, opinion obtained from Justice Deepak Misra, former Chief Justice of India, has, inter alia, also indicated that it is quite clear that every resource capable of "budgetary allocation" cannot be regarded as a "budgetary resource". It can be seen from the aforementioned provisions that a budgetary allocation is the allocation done through the budget. In this case, the budgetary allocation deals only with transfer of a certain portion of revenue to a Corporation but not for utilization of that portion of revenue for regulatory expenditure. Therefore, such revenue cannot be regarded as budgetary resource.

- t. The bank failed to comply with the Reserve bank directions on "kisan credit card (KCC) Scheme", when despite being pointed out in RAR 2020 it levied interest at rates higher than the prescribed rate for loans up to Rs. 3 lakh in KCC accounts.

In this regard, Bank has submitted response to RBI on 27.04.2023 stating that Rate of interest in KCC is linked to Subvention Cycle, which is the period from the date of sanction/renewal date till due date or for one year whichever is earlier. For loans upto Rs 3.00 lakh, rate of interest is fixed at 7% during Subvention Cycle. For loan above Rs 3.00 lakh, rate of interest during Subvention Cycle is applied at tiered structure i.e. upto Rs 3.00 lakh at 7% p.a. and beyond Rs 3.00 lakh as per Product default rate. Beyond Subvention Cycle, the rate of interest is applied at Product default rate.

In order to ensure effective implementation of regulatory guidelines, apart from IT controls, the interest subvention claim data is duly certified / audited by the Statutory Auditors. In addition to this, a Compensatory Control Mechanism (CCM) has also been implemented, wherein, the data of interest rate in KCC (Crop Loan) and any kind of aberrations / inconsistency are being examined and addressed through data fix by giving value dating benefit to the farmers. This ensures that farmers get correct subvention benefits.

- t. The bank failed to comply with the Reserve bank directions on "Guidelines on management of Intra-group transactions and exposures." when it failed to adhere to the intra group exposure limit, as it did not consider Rs. 35000 crore intraday limit sanctioned to SBI Mutual Fund for the purpose of computing intra group exposure limit.

In this regard, Bank has submitted response to RBI on 27.04.2023 stating that upon a detailed examination, there was a considered view that Mutual Fund Schemes are owned by unit holders of different schemes and not held by the Bank and the Limits granted to SBI Mutual Fund (Trust) which represents the unit holders, although common brand name is being used, the exposure may not be treated as Intra-Group Transactions & Exposures (ITEs) for the Bank.

The same issue was also commented by RBI as violation of guidelines in the RAR/IR 2021 and bank apprised SSM about the Banks existing approach and the matter was taken up with RBI. However, on RBI declining to accept the banks stand on 04.08.2023, the bank started to include the Intra Group Transactions and Exposures (ITEs) from September 2022 onwards. Further, exposure was initially reduced to Rs. 25,900 crores in December 2022 and eventually brought down to Rs. 21,100 crores now vide ECCB approval accorded at its meeting held on 20th Feb 2023. Requested RBI to condone the omission basis the internal interpretations.



In the above noted response dated 27.04.2023 personal hearing has been requested before any final decision is taken on the aforementioned Show Cause Notice. Further, the matter has been reported to ECCB in its meeting held on 11.07.2023.

- u. The Reserve Bank of India imposed penalty on various currency chests of State Bank of India. The circle wise summary of penalties imposed on currency chests for last three FY are as follows:

(Amount in millions)

| <b>Circle-wise summary of Penalty imposed by RBI during</b> |                 |                 |                 |                                 |
|-------------------------------------------------------------|-----------------|-----------------|-----------------|---------------------------------|
| <b>CIRCLE</b>                                               | <b>FY 19-20</b> | <b>FY 20-21</b> | <b>FY 21-22</b> | <b>As on September 30, 2022</b> |
| AHMEDABAD                                                   | 5.47            | 4.23            | 1.15            | 32.86                           |
| AMARAVATI                                                   | 2.36            | 0.02            | 0.81            | 0.64                            |
| BENGALURU                                                   | 2.85            | 4.96            | 5.46            | 21.67                           |
| BHOPAL                                                      | 6.83            | 1.07            | 5.20            | 3.31                            |
| BHUBANESWAR                                                 | 1.38            | 0.34            | 5.74            | 6.24                            |
| CHANDIGARH                                                  | 5.61            | 1.01            | 1.01            | 3.61                            |
| CHENNAI                                                     | 2.31            | 0.50            | 1.11            | 0.64                            |
| GUWAHATI                                                    | 0.83            | 1.56            | 6.24            | 1.81                            |
| HYDERABAD                                                   | 1.42            | 0.38            | 0.62            | 0.77                            |
| JAIPUR                                                      | 13.00           | 0.84            | 2.47            | 6.01                            |
| KOLKATA                                                     | 0.30            | 0.01            | 0.71            | 5.84                            |
| LUCKNOW                                                     | 4.48            | 0.77            | 31.88           | 2.27                            |
| MAHARASHTRA                                                 | 2.22            | 0.88            | 5.54            | 1.12                            |
| MUMBAI METRO                                                | 1.90            | 0.62            | 0.74            | 1.45                            |
| NEWDELHI                                                    | 3.21            | 1.59            | 2.37            | 1.86                            |
| PATNA                                                       | 2.20            | 33.38           | 6.64            | 9.41                            |
| THIRUVANANTHAPURAM                                          | 0.53            | 0.33            | 0.36            | 0.15                            |
| <b>TOTAL</b>                                                | <b>56.87</b>    | <b>52.49</b>    | <b>78.05</b>    | <b>99.65</b>                    |

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

- Commercial Indo Bank LLC, Moscow
  - i. The Central Bank of Russia (CBR) imposed a penalty of RUB 1000,000 (INR 1082500) on CIBL in August 2019 for violation of certain items in Art 3 and Art 6 of Federal Law No. 353-FZ observed in granting of a term loan to a natural person. The penalty has been paid on 17.09.2019
  - ii. The Central Bank of Russia (CBR) imposed a penalty of RUB 36,829 (INR 39867) on CIBL on 20-08-2019 for shortfall of RUB 3.31 million, in the obligatory reserves kept by CIBL with CBR from 10.07.2019 to 06.08.2019. The penalty has been paid on 06.09.2019
  - iii. The Central Bank of Russia issued a penalty of RUB 8,637,000 (INR 81,40,373 appx) in December 2020 for violations of legislation of Russian Federation and regulations of Central Bank of Russia in the field of AML, established by results of inspection dated 30-07-2020. The penalty has been paid on 15-12-2020.

- Bank SBI Indonesia
  - i. The Otoritas Jasa Keuangan (OJK) (Financial Services Authority of Indonesia) has fined IDR 9,540,000.00 on Bank SBI Indonesia in October 2019 for error in input of data in Financial Information Service System (SLIK) detected by the regulator in an off-site examination. The penalty has been paid on 16-10-2019.
  - ii. The Otoritas Jasa Keuangan imposed a penalty of IDR 50.000 in August 2019 for errors in reporting LHBUS sanction Form 201 International Banking April 2019. The penalty has been paid on 08-08-2019.
  - iii. The Otoritas Jasa Keuangan imposed a penalty of IDR 200.000 in May 2019 for errors in reporting LBU online correction sanction cost April 2019. The penalty has been paid on 23-05-2019.
  - iv. The Otoritas Jasa Keuangan (OJK) (Financial Services Authority of Indonesia) has fined IDR 3,162,000.00 in December 2019 for adjustment / correction of Monthly General Bank Report (LBU) and in SLIK based on the OJK inspection. The penalty has been paid on 12-12-2019.
  - v. The Otoritas Jasa Keuangan (OJK) (Financial Services Authority of Indonesia) fined in August 2020 the Bank SBI Indonesia IDR 7000000 for late reporting of the extension of tenure of an existing Director. The penalty has been paid on 02-09-2020.
  - vi. OJK has fined of IDR 3,050,000 in October 2020 on account of errors found in regulatory reporting in their annual inspection at the Bank. The penalty has been paid on 12-01-2021.
  - vii. The Otoritas Jasa Keuangan imposed a penalty of IDR 4.85 million on July 16, 2021 for errors in regulatory reporting. The penalty has been paid on 29-07-2021.
  - viii. The Otoritas Jasa Keuangan imposed a penalty of IDR 300,000 on August 05, 2021 for errors in published quarterly results. The penalty has been paid on 25.08.2021 .
  - ix. The Otoritas Jasa Keuangan imposed a penalty of IDR 6.20 million (INR 33000) on December 16, 2021 for errors in regulatory reporting. The penalty has been paid on 22-12-2021.
  - x. The Otoritas Jasa Keuangan imposed a penalty of IDR 0.10 million (INR 550) on March 2, 2022 for errors in regulatory reporting. The penalty has been paid on March 8, 2022 .
  - xi. The Otoritas Jasa Keuangan conducted an inspection as on 30.04.2022, during which certain inadequacies in Regulatory Reporting were noted by the regulator and levied a penalty of IDR 153,250,000 in September 2022. The penalty has been paid on September 23, 2022.

- SBI (Mauritius)\_ Ltd  
The Bank of Mauritius imposed a penalty of MUR 200,000.00 (INR 3,48,000.00) for discrepancy in data reported to Mauritius Credit Information Bureau (MCIB). The penalty has been paid on 13-08-2021.

- SBI South Africa operations (SBISA)

SBI South Africa operations (SBISA) has received a notice dated 26.07.2022 from Prudential Authority, notifying the regulators' intention to impose Administrative Sanctions on SBISA which include an aggregate financial penalty of ZAR10.25 million (INR 4.84 crore)( out of which ZAR 3.5 mio is suspended until 26.07.2025). the Prudential Authority ( PA) in its letter dated 26.07.2022 has stated that SBSA may make representations to the PA, in writing or before 06.09.2022, citing reasons as to why some or all the above mentioned sanctions should not be imposed.. SBISA submitted its representation on 04.10.2022.

The Prudential Authority (PA) vide letter dated 13.07.2023 has notified SBISA on 19.07.2023, the imposition of administrative sanctions in terms of Section 45C of the FIC Act; total amount of payment of penalty imposed is ZAR 10 million (INR 4.6 crores approx.).

The payable portion of the total financial penalty is ZAR 5.5 million (excluding the suspended amount of ZAR 4.5 million, suspended for 36 months from date of the final notification letter) and is due and payable within 30 days from the date of the letter i.e., 13.07.2023.

SBISA have engaged the Law firm M/s. Webber Wentzel, to represent the Bank. M/s. Webber Wentzel have filed on 27.07.2023 the Notice of appeal against administrative sanction imposed in terms of section 45C of the Financial Intelligence Centre Act, 38 of 2001. It contains SBISA's intention to appeal against the penalty by 29.09.2023. The PA has acknowledged it vide letter dated 10.08.2023.

- **SBI Australia (SBIA)**

SBIA noticed on 03.02.2023 that it did not notify *Australian Prudential Regulation Authority* (APRA) about the appointment of M/s. Findex Australia Pty Ltd. in June 2022 as Internal Auditors of SBIA. (As per APRA CPS 231-Outsourcing requirements, all outsourcing agreements entered into are to be notified to the regulator in not later than 20 business days). The apparent breach of APRA CPS 231-Outsourcing requirements came to the notice of SBIA on receipt of an APRA email dated 03.02.2023 seeking information on the existing Internal Auditors and their appointment notification. In response to APRA mail dated 03.02.2023, breach Notification letter, including the causes of breach, details of the underlying SBIA procedures, the assessment of the breach and the letter of notification for appointment of the Internal Audit firm, was submitted by SBIA to APRA on 09.02.2023. APRA was given assurance that SBIA has outlined the appropriate corrective actions to ensure against repetition of the issue.

Noting the breach, APRA, vide letter dated 09.03.2023, confirmed that they have decided not to take further action on the basis that SBIA will thoroughly undertake the remedial actions outlined in its letter of 09.02.2023.

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

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

**Against Sponsor:**

State Bank of India (SBI) had received a Show Cause Notice (SCN) under Rule 4 (1) of SEBI (Procedure for Holding Inquiry and Imposing Penalties) Rules, 1995 in the matter of "Non-compliance of Regulation 7B of SEBI (Mutual Funds) Regulations, 1996 from Adjudicating Officer (AO) of SEBI vide his notice dated 12th March 2020. SEBI called upon the SBI to show cause as to why an inquiry should not be held against SBI in terms of Rule 4(1) of SEBI (Procedure for Holding Inquiry and Imposing Penalties) rules,1995 and penalty should not be imposed on SBI for non-compliance of Regulation 7B of SEBI in respect of UTIAMCL and UTITCPL.

Reply to SCN had been filed by SBI vide letter dated 24th March 2020. Officials of SBI appeared for personal hearing before Adjudicating Officer (AO) and a written submission was made vide their letter dated 10th July 2020 praying the AO of SEBI not to initiate any action including penalty against SBI.

It has been brought to the notice of AO in their submissions that SBI was unable to comply with the Regulation 7B with in specified time despite the efforts made by SBI including taking approval from DIPAM regarding divestment of its holding, meetings with sponsors, Institutional Investors etc. due to the processes involved in obtaining necessary approvals from various stakeholders.

It has been further brought to the notice of the AO, the specified order of Whole Time Member of SEBI dated 6th December 2019 wherein SBI has been provided time till December 31, 2020 to comply with Regulation 7B and UTIAMCL has initiated the process to divest SBI's stake in both

UTIAMCL and UTITCPL and SBI will become compliant of the said regulation well before the revised timeline of 31st December.

AO passed an order on 14th August 2020 imposing a penalty of Rs.10 lacs on SBI for non-compliance with Regulation 7B of SEBI Mutual Funds Regulations and has given time of 45 days from the date of receipt of the order for payment of the penalty.

The Bank had filed an appeal before Securities Appellate Tribunal (SAT) on September 15, 2020 and the matter was heard on December 23, 2020. SAT vide its order dated January 07, 2021, has decided and ordered that appeal is partly allowed by substituting the monetary penalty of Rs. 10 lacs imposed on the Bank with that of a warning.

SEBI has filed an appeal before Supreme Court of India against the SAT order in the matter. Supreme Court of India vide order no 423/2021 dated February 19, 2021 has granted interim stay of operation of the order dated January 07, 2021 of SAT, Mumbai.

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

Some ordinary routine litigations incidental to the business of the AMC are pending in various forums.

SBI Mutual Fund received show cause notice under section 74(1) of CGST Act,2017 Section 50(3) and Section 122(1) read along with corresponding MGST Act ,2017 on 24th April 2023 from Goods & Service Tax Department (GST) (CGST & CX Mumbai -East office) asking us why GST amounting to Rs 6.26 Cr not paid on Securities Lending & Borrowing (SLB) income for the period July,2017 to September,2019 along with applicable interest & penalty based on the Circular No. 119/38/2019-GST dated 11th October 2019 issued by Central Board of Indirect Taxes and Customs (CBIC). We have replied to said show cause notice stating non-applicability GST on SLB income along with payment of tax amount under protest (from AMC books) on 1st June 2023.

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

a) SEBI has initiated an investigation for the transactions in the shares of M/S Polaris Software Lab Limited, made during the period April 01, 2002 to May 31, 2002 by SBI Mutual Fund, having suspected SBI Mutual Fund of indulging in insider trading on account of proposed merger of M/s Orbi Tech Solutions with M/s Polaris Software Lab Limited, i.e. 'unpublished price sensitive information' about Polaris under the SEBI (Insider Trading Regulation) Regulation, 1992. SBIMF has denied having violated of any insider trading regulation or SEBI Act. SEBI had issued a show cause notice on June 20, 2007 and SBIMF has replied to SEBI on June 30, 2008. Since then, there has been no further communication on the matter from SEBI till date.

**5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.**

Not Applicable

➤ **Settlement order in the matter of M/s. Padmini Technologies Limited (“PTL”):**

SEBI had initiated an investigation into certain transactions in the shares of M/s. Padmini Technologies Limited (“PTL”), during the period 2000-2001, which included an inquiry into the investments made by SBI Mutual Fund in the shares of PTL. The Central Bureau of Investigation had also investigated about various aspects of transactions in the shares of PTL which included

investments by various schemes of SBI Mutual Fund during the period. A case was subsequently filed in the Sessions Court at Mumbai in 2006 against some ex-employees of the Company. SBI Funds Management Ltd (“SBIFML”), SBI Mutual Fund Trustee Company Pvt. Ltd. and SBI Mutual Fund are not parties to this case. The internal investigations conducted by the Chairman, Board of Trustees, SBI Mutual Fund, however, had ruled out any questionable intentions of SBI Mutual Fund in the matter.

Further, a show cause notice dated January 29, 2010 (“2010 SCN”) was received from SEBI in the matter and SBI Mutual Fund has replied to the show cause notice countering the allegations made by SEBI. SBI Mutual Fund had also made an application to SEBI to settle the matter through the consent process, i.e. on a no-fault basis, without accepting or denying guilt. The said consent proposal has not been accepted by SEBI vide its letter dated March 22, 2013. A fresh Show Cause Notice dated May 28, 2013 (“2013 SCN”) has been issued enclosing a copy of an enquiry report conducted again by a Designated Authority, recommending a prohibition on SBI Mutual Fund from launching any new mutual fund schemes for a period of 12 months. In terms of the opportunity made available in the 2013 SCN to avail the consent process, SBI Mutual Fund had filed a consent application which was returned by SEBI stating that the consent application by SBIFML shall not be reconsidered by SEBI.

Pursuant to Securities and Exchange Board of India (Settlement of Administrative and Civil Proceedings) Regulations, 2014 (“Settlement Regulations”), the Fund house had filed the consent application on March 14, 2017, without admission or denial of guilt, in full and final settlement of all proceedings.

In this connection, SBIFML has paid full settlement charges and agreed to undertake certain non-monetary settlement terms. SEBI vide its settlement order dated September 28, 2018 has disposed the pending proceedings in the underlying matter of PTL.

➤ **SEBI Order dated April 13, 2020 in respect of the Show Cause Notice issued in the matter of Manappuram Finance Limited:**

The Securities and Exchange Board of India (SEBI) has instituted adjudication proceedings in respect of Manappuram Finance Limited (MFL) and has issued a show cause notice dated May 29, 2019 (SCN), under Rule 4(1) of the SEBI (Procedure for Holding Inquiry and Imposing Penalties by Adjudicating Officers) Rules, 1995 and Rule 4(1) of the Securities Contracts (Regulation) (Procedure for Holding Inquiry and Imposing Penalties by Adjudicating Officer) Rules, 2005, *inter alia*, to SBI Funds Management Ltd (SBIFML), as one of the noticees for the alleged violation of Sections 12A(d) and 12A(e) of the SEBI Act, 1992 read with Regulations 3(i), 3A and 4 of the SEBI (Prohibition of Insider Trading) Regulations, 1992 read with Regulation 12(2) of the SEBI (Prohibition of Insider Trading) Regulations, 2015. It has, *inter alia*, been alleged in the SCN that SBIFML traded in the scrip of MFL when in possession of unpublished price sensitive information. In terms of the SCN, SEBI had called upon, *inter alia*, SBIFML to show cause as to why an inquiry be not held against it in terms of Rule 4 of the SEBI (Procedure for Holding Inquiry and Imposing Penalties by Adjudicating Officer) Rules, 1995 and Rule 4 of the Securities Contracts (Regulation) (Procedure for Holding Inquiry and Imposing Penalties by Adjudicating Officer) Rules, 2005 read with Section 15-I of the SEBI Act, 1992, and penalty be not imposed in terms of the provisions of Section 15G(i) of the SEBI Act, 1992. SBIFML had submitted its reply to the SCN on August 07, 2019. Thereafter, pursuant to an opportunity of personal hearing granted to SBIFML by the Hon’ble Adjudicating Officer, SEBI (AO), the authorized representatives of SBIFML appeared before the AO on November 14, 2019 and made due submissions in the matter. Subsequently, SBIFML has also filed written submissions in the matter to SEBI on November 27, 2019. SEBI vide its order dated April 13, 2020 has disposed of the SCN in the matter without any penalty.

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

Date of Approval of the scheme by SBI Mutual Fund Trustee Company Private Limited is July 26, 2023. The Trustees have ensured that SBI NIFTY 1D Rate ETF approved by them is a new product offered by SBI Mutual Fund and is not a minor modification of the existing scheme/fund/product.

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

sd/-

Place: Mumbai

Date: October 18, 2023

Name : Shamsher Singh  
Designation : Managing Director & CEO

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**SBI FUNDS MANAGEMENT LTD - BRANCHES**


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#### **CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS**

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Nibedita, 1st Floor, JB Road Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West – 799001. Phone No: 9436761695 , 0381-2323009 Email id: [camsaga@camsonline.com](mailto:camsaga@camsonline.com). **AGRA:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002, Tel: 0562-324 2267. **AHMEDNAGAR:** B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar- Aurangabad Road, Ahmednagar -414 001, Tel: 241-6450282. **AJMER:** AMC No. 423/30, Near Church, Brahampuri, Opp T B Hospital, Jaipur Road, Ajmer-305001, Tel: 0145-329 2040. **AKOLA :**Opp. RLT Science College, Civil Lines, Akola-444001, Tel: 724-3203830. **ALIGARH:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001, Tel: 571-3200301. **ALLAHABAD:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad-211001, Tel: 0532-329 1274. **ALLEPPEY:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey-688011, Tel: 477-3209718. **ALWAR:** 256A, Scheme No:1, Arya Nagar, Alwar-301001, Tel: 0144-3200451. **AMARAVATI :** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati-444601, Tel: 0721-329 1965. **AMBALA:** Opposite PEER, BalBhavan Road, Ambala, Ambala-134003, Tel: 171-3248787. **AMRITSAR:** 3rd Floor Bearing Unit no- 313, Mukut House, Amritsar – 143001. **Email Id:** [camsamt@camsonline.com](mailto:camsamt@camsonline.com) **Phone No:** 0183-5009990 **AMRELI:** B1,1st Floor, Mira Arcode, Library Road, Opp SBS Bank, Amreli-365601, Gujarat. 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Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur-831001, Tel: 0657-3294202. **JAUNPUR :** 248, FORT ROAD, Near AMBER HOTEL, Jaunpur -222001, Tel: 5452-321630. **JHANSI:** 372/18 D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi – 284001, Tel: 9235402124/ 7850883325. **JODHPUR:** 1/5, Nirmal Tower, IstChopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT:** Jail road, Dholasatra, Near Jonaki Shangha Vidyalaya, Post Office –

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Email: [camsjdel@camsonline.com](mailto:camsjdel@camsonline.com) **Nizamabad:** 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001, Telangana. Tel: 08462 – 250018 **NOIDA:** Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18, Noida – 201301 Uttar Pradesh, **Phone No:** 0120-4562490, **Email id: [camsnoi@camsonline.com](mailto:camsnoi@camsonline.com)** **ONGOLE:** Shop No:1128, First Floor, **3rd Line, Sri Bapuji Market Complex,** Ongole – 523001, Andhra Pradesh. 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Tel no. 0186 – 3205010. **PATIALA:** 35, New LalBagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA:** G-3, Ground Floor, Om Vihar Complex, Near Saket Tower, SP Verma Road, Patna-800 001, Tel: 0612-325 5284, 325 5285, 3255286. **PONDICHERRY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORT BLAIR:** 1st Floor, 1<sup>st</sup> floor, Opposite Mishra Store , Near Junglighat Milk Booth, Khaitan Kalyana Mandapam, Junglighat Colony,

Port Blair – 744103 Andaman and Nicobar Islands. Phone No.: 03192-230306/506. **Email Id:** [camsptb@camsonline.com](mailto:camsptb@camsonline.com) **PUNE:** Vartak Pride , 1st floor, Survy No 46, City Survy No 1477, Hingne Budruk D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune – 411052. Email id: camspun@camsonline.com **PRATAPGARH: Opp Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh -230001, Uttar Pradesh. Email: [camspra@camsonline.com](mailto:camspra@camsonline.com) Phone no: 5342-221941** **PITAMPURA:** Aggarwal Cyber Plaza-li, Commercial Unit No 371, 3<sup>rd</sup> Floor, Plot No C-7, Netaji Subhash Place, Pitampura, New Delhi-110034. **PURULIA-** Anand Plaza, Shop No. 06, 2nd Floor, Sarbananda Sarkar Street, Munsifdanga, Purulia – 723101, West Bengal, E-mail Id-Camspr@Camsonline.Com **RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli, Rae Bareli - 229001, Tel: 535-3203360. **RAIGANJ:** Rabindra Pally, Beside Gitanjali Cinema Hall, P O & P S Raiganj, Dist - North Dijajpur, Raiganj – 733134, West Bengal. **RAIPUR:** HIG,C-23, Sector - 1, Devendra Nagar, Raipur-492004, Tel: 0771-3296 404, 3290830. **RAIGAD:** CAMS Service Centre 1st Floor, MIG - 25, Blessed Villa, Lochan Nagar, Raigarh - 496001 , Chhattisgarh E-mail Id-camsrig@camsonline.com **RAJAHMUNDRY:** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry-533 101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117, Tel: 4563-327520. **RAJKOT:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 8058. **RATLAM:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. **ROHTAK:** SCO – 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak – 124001, Haryana, Phone No.: 09254303802. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROURKELA:** J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela – 769012., **Email: [camsrou@camsonline.com](mailto:camsrou@camsonline.com).** **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar-470 002, Tel: 7582-326894. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur-247001, Tel: 132-2712507. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur-768001, Tel: 0663-329 0591. **SANGLI :** Jiveshwar Krupa Bldg, Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli – 416416, Tel: - 0233 – 6600510. **SATARA:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **SATNA:** 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna – 485 001, Madhya Pradesh, Tel .07672 – 406996 **SATNA: 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Satna-485001, Madhya Pradesh. Email: [camssna@camsonline.com](mailto:camssna@camsonline.com) Phone no: 07879036133** **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHILLONG:** D'Mar Shopping Complex, Lakari Building, 2<sup>nd</sup> Floor, Police Bazar, Shillong-793001, Tel. no. : 0364-2502511. **SILCHAR:** Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar-788005 , Phone No.: 03842-230407. **SHIMLA:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577 201, Karnataka, Phone : 9243689049. **SIKAR:** C/O Gopal Sharma & Company, Third Floor, Sukhshine Complex, Near Geetanjali Book depot, Tapadia Bagichi, Sikar – 332001, Rajasthan. **Email: [camssik@camsonline.com](mailto:camssik@camsonline.com) Phone no: 01572-240990** **SILCHAR:** House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite Shiv Mandir, Landmark: Sanjay Karate Building, Near Isckon Mandir, Ambicapatty, Silchar - 788004, Assam. **Phone No:** 03842-221228 **Email Id: [camsslc@camsonline.com](mailto:camsslc@camsonline.com)** **SILIGURI:** 78, Haren Mukherjee Road, 1st floor, Besides SBI Hakimpara, Siliguri – 734001, Phone: 9735316555 , Tel: 9735316555. **SIRSA:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur-261001, Tel: 5862-324356. **SOLAN :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212, Tel: 1792-321075. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur-413001, Tel: 0217-3204200. **SONEPAT:** SCO-11-12, 1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonapat – 131001, Email id: camssnp@camsonline.com. **SEERAMPORE:** 47/5/1, Raja Rammohan Roy Sarani, PO. Mallickpara, Dist. Hoogly, Seerampore-712203, Tel No: 033 - 26628176. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 4-4-96, First Floor, Vijaya Ganapathi Back Side, Nanubala Street, Srikakulam-532 001, Tel: 8942- 650110. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 09389 403149. **SURAT:** Shop No – G - 5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395002 **Email: [camssur@camsonline.com](mailto:camssur@camsonline.com)** **SURENDRANAGAR:** Shop No. 12, M. D. Residency, Swastik Cross

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**SURI:** Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri, West Bengal – 731101, Tel. no. 09333749633. **TAMLUK:** Behind Mass Clinic Vill Padumbasan, Tamluk – 721636, Phone No.: 09800224303. **TAMLUK:** Holding No - 58, 1st Floor, Padumbasan, Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk- 721636, West Bengal E-mail Id - [camstmz@camsonline.com](mailto:camstmz@camsonline.com) **THANE:** Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Expressway, Thane (West) – 400 601. Phone No.: 022-25395461. **THIRUPPUR:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur-641601, Tel: 0421-3201271. **THIRUVALLA:** 24/590-14, C.V.P Parliament Square Building, Cross Junction, Thiruvalla – 689 101, Kerala, Tel no: 0469 – 6061004. **TINSUKIA:** Bangiya Vidyalaya Road, Near Old Post Office Durgabari, Tinsukia, Assam - 786 125 Tel: 7896502265 email id: : [camstin@camsonline.com](mailto:camstin@camsonline.com). **TIRUNELVELI:** No. F4, Magnem Surakasa Apartments, Thiruvananthapuram Road, Tirunelveli - 627002. **Email :** [camstrv@camsonline.com](mailto:camstrv@camsonline.com). **TIRUPATHI:** Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi-517 501, Tel: 0877-3206887. **TRICHUR:** Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909. **TRIVANDRUM:** TC NO: 22/902, 1st - Floor "BLOSSOM". Building, opposite. NSS Karayogam, Sasthamangalam Village post office, Trivandrum, Kerala **Phone No:** 0471-4617690 **E-mail Id-** [camstvm@camsonline.com](mailto:camstvm@camsonline.com) **TUMKUR:** C695010, Co., Renuka Rashmi Nilaya, 1<sup>st</sup> Floor, Opposite Sridevi Diagnostics, 1<sup>st</sup> Cross, M G Road, Tumkur – 572101. **Email:** [camstkr@camsonline.com](mailto:camstkr@camsonline.com) **TUTICORIN:** Ground Floor, Mani Nagar, Tuticorin, Tuticorin, Tuticorin-628 008, Tel: 461-3209960. **TEZPUR:** Kanak Tower-1st Floor, Opposite IDBI Bank/ICICI Bank, C. K. Das Road, Tezpur Sonitpur, Assam – 784001, Phone No.: 3712 – 225252. **Tamluk:** Holding No - 58, 1<sup>st</sup> Floor, Padumbasan, Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk- 721636, West Bengal. **E-mail Id-** [camstmz@camsonline.com](mailto:camstmz@camsonline.com) **Udaipur** 32, Ahinsapuri, Fatehpura circle, Udaipur – 313001 **Email:** [camsudp@camsonline.com](mailto:camsudp@camsonline.com). **Udhampur:** Guru Nanak Institute, NH-1A, Udhampur - 182101, Jammu, Tel no: 191-2432601, **UJJAIN :** 109, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain -456 010, Tel: 734-3206291. **UNJHA (PARENT: MEHSANA):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha -384 170, Tel: -. **VADODARA:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007, Tel: 0265-301 8032, 301 8031. **VALSAD:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001, Tel: 02632-324623. **VAPI:** 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 0260 - 6540104. **VARANASI:** Varanasi- Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi-221010, Uttar Pradesh, **VASCO(PARENT GOA):** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama -403802, **VASHI:** BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705, **Email id:** [camsvsh@camsonline.com](mailto:camsvsh@camsonline.com). **VELLORE:** No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore-632 001, Tel: 0416-3209017. **VELLORE:** Door No. 86, BA Complex, 1<sup>st</sup> Floor, Shop No. 3, Anna Salai (Officer Line), Vellore – 632 001, Phone No.:0416 2900062, **Email:** [camsvel@camsonline.com](mailto:camsvel@camsonline.com) **VIJAYNAGARAM:** Portion 3, First Floor No:3-16, Behind NRI Hospital, NCS Road, Srinivasa Nagar, Vijaynagaram-535003. **Email:** [camsvzm@camsonline.com](mailto:camsvzm@camsonline.com) **VIJAYAWADA:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada-520 010, Tel: 0866-329 9181, 329 5202. **VISAKHAPATNAM:** CAMS Service Centre, Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam - 530 016 , Phone No.: 0891 6502010. **VIZAG:** Flat No. GF2, Door No. 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam - 530 016, Andhra Pradesh. 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