

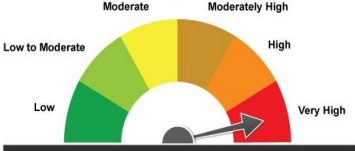

SCHEME INFORMATION DOCUMENT

SECTION I



NIFTY BANK INDEX FUND

An open-ended scheme replicating/tracking Nifty Bank Index

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> Long term capital appreciation Investment in securities covered by Nifty Bank Index 	 <p>RISKOMETER The risk of the scheme is Very High</p>	<p>As per AMFI Tier I Benchmark i.e. Nifty Bank Index TRI</p>  <p>RISKOMETER The risk of the benchmark is Very High</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.

Offer for Units of Rs. 10/- each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices

New Fund Offer Opens on: January 16, 2025

New Fund Offer Closes on: January 27, 2025

Scheme re-opens on: Within 5 business days from allotment

Mutual Fund	Trustee Company	Asset Management Company
SBI Mutual Fund	SBI Mutual Fund Trustee Company Private Limited ('Trustee Company') CIN: U65991MH2003PTC138496	SBI Funds Management Limited ('AMC') (A joint venture between SBI and AMUNDI) CIN: U65990MH1992PLC065289
Corporate Office	Registered Office:	Registered Office:
9 th Floor, Crescenzo, C-38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051	9 th Floor, Crescenzo, C-38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051	9 th Floor, Crescenzo, C-38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051

www.sbimf.com

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder 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, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.sbimf.com.

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

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated January 13, 2025.

Disclaimer for Indices: The Product(s) are not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited ("IISL")). 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 Bank index TRI 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 Bank TRI. 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 INDICES LIMITED do not guarantee the accuracy and/or the completeness of the NIFTY Bank TRI or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the NIFTY Bank TRI or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

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.

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	SBI Nifty Bank Index Fund
II.	Category of the Scheme	Others – Index Fund
III.	Scheme type	An open-ended scheme replicating/ tracking Nifty Bank Index
IV.	Scheme code	SBIM/O/O/EIN/24/08/0186
V.	Investment objective	The investment objective of the scheme is to provide returns that correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.
VI.	Liquidity/listing details	The scheme being offered is an open ended scheme and will provide redemption / switch facility to investor on every business day at applicable NAV subject to prevailing exit load
VII.	Benchmark (Total Return Index)	The scheme would be benchmarked to Nifty Bank TRI Index. The same has been chosen as benchmark of this Scheme. The Scheme will primarily invests in securities which are constituents of Nifty Bank TRI index. Thus, the composition of the aforesaid benchmark is such that it is most suited for comparing performance of the Scheme. The Trustee reserve the right to change the benchmark if due to a change in market conditions, a different index /indices appears to provide a more appropriate basis for comparison of fund performance.
VIII.	NAV disclosure	The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) and on website of the Mutual Fund (www.sbimf.com) by 11.00 p.m. on business day basis. For further details refer Section II.
IX.	Applicable timelines	Timeline for <ul style="list-style-type: none"> • Dispatch of redemption proceeds: within 3 working days from the date of redemption or repurchase (under normal circumstances) 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. • Dispatch of IDCW (if applicable) etc.- Within 7 working days from the record date.
X.	Plans and Options Plans/Options and sub options under the Scheme	The Scheme has two plans viz. Regular plan & Direct plan. Both plans provide two options for investment – Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Option Facility for “IDCW Re-investment”, “IDCW Pay-out” and “ IDCW Transfer” is available. Between “Growth” or “IDCW” option, the default will be treated as “Growth”. In “IDCW” option between “IDCW Payout” or

		<p>“IDCW Reinvestment” or “IDCW Transfer”, the default will be treated as “IDCW Reinvestment”.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI and section II of SID.</p>
XI.	Load Structure	<p>Exit Load :</p> <ul style="list-style-type: none"> • For exit on or before 15 days from the date of allotment – 0.25% • For exit after 15 days from the date of allotment – Nil <p>The AMC reserves the right to modify / change the load structure on a prospective basis.</p>
XII.	Minimum Application Amount/switch in	<p>During NFO: - Rs. 5,000/- and in multiples of Re.1 thereafter</p> <ul style="list-style-type: none"> • In case of investors opting to switch into the Scheme from existing Scheme(s) of SBI Mutual Fund (subject to completion of lock in period, if any) during the NFO period, the minimum amount is Rs. 5,000/- per application and in multiples of Re. 1/- thereafter. <p>• On continuous basis:</p> <p>Rs. 5000/- & in multiples of Re.1 thereafter</p>
XIII.	Minimum Additional Purchase Amount	Rs. 1,000/- and in multiples of Re. 1 thereafter
XIV.	Minimum Redemption / switch out amount	Rs. 500/- or 1 Unit or account balance whichever is lower
XV.	<p>New Fund Offer Period This is the period during which a new scheme sells its units to the investors.</p>	<p>NFO opens on: 16/01/2025 NFO closes on: 27/01/2025</p> <p>The subscription for the Scheme will be open to the public for minimum 3 working days or as many days as may be decided by the Managing Director of the AMC. The AMC reserves the right to extend or pre close the New Fund Offer (NFO) period, subject to the condition that the NFO Period including 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 www.sbimf.com.</p>
XVI.	<p>New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.</p>	Rs. 10/- per unit.
XVII.	Segregated portfolio / side pocketing disclosure	The Scheme does not undertake segregated portfolio.
XVIII.	Swing pricing disclosure	The Scheme does not undertake swing pricing.
XIX.	Stock lending / short selling	Yes, The Scheme may engage in stock lending. For details, kindly refer SAI.

XX.	How to Apply and other details	<p>Investors are advised to refer SAI & application form for instructions. Please note that Applications complete in all respects together with necessary remittance may be submitted at any OPAT of SBIMF.</p> <p>The application amount in cheque shall be payable to “SBI Nifty Bank Index Fund ”. The Cheques 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 our website https://www.sbimf.com/forms. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) is also available on https://www.sbimf.com/contact-us.</p> <p>For Details kindly refer section II</p>
XXI.	Investor services	<p>Details of Investor Relations Officer of the AMC:</p> <p>Name: Mr. C A Santosh Address: SBI Funds Management Ltd., Investor Relations Officer) Address: 9th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051</p> <p>Telephone number: 022 61793537 e-mail: customer.delight@sbimf.com</p>
XXII	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	NA
XXIII	Special product/facility available during the NFO and on ongoing basis	<p>The Scheme offers following facilities on NFO basis:</p> <ol style="list-style-type: none"> 1. Systematic Investment Plan <p>For investors, the fund offers a Systematic Investment Plan (SIP) at all our Official point of acceptance of SBI MF’s locations. Under this Facility, an investor can invest a fixed amount per frequency. This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market.</p> <p>The Scheme offers daily, weekly, Monthly, Quarterly, Semi-Annual & Annual Systematic Investment Plan.</p> <ol style="list-style-type: none"> 2. Mitra SIP <p>‘MITRA SIP’ is a facility that allows investor to make initial investment through Systematic Investment Plan (SIP) and after completion of specific tenure switch the units to another Scheme or continue to remain in the Same Scheme as per the option selected by the investor and Systematic Withdrawal through SWP</p>

		<p>from the target scheme.</p> <p>3. Fixed end period SIP Investors can opt for a SIP for a period of 3 years, 5 years, 10 years, and 15 years in addition to the existing end date & perpetual SIP options.</p> <p>The Scheme offers following facilities on an ongoing basis:</p> <p>(i) Systematic Investment Plan</p> <p>For investors, the fund offers a Systematic Investment Plan (SIP) at all our Official point of acceptance of SBI MF's locations. Under this Facility, an investor can invest a fixed amount per frequency. This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market.</p> <p>The Scheme offers daily, weekly, Monthly, Quarterly, Semi-Annual & Annual Systematic Investment Plan.</p> <p>(ii) Systematic Withdrawal Plan</p> <p>Under SWP, a minimum amount of Rs. 500/- can be withdrawn every month or quarter or weekly or half yearly or on an annual basis by indicating in the application form or by issuing advance instructions to the Registrar at any time. The Scheme offers Day based and Date based SWP.</p> <p>(iii) Systematic Transfer Plan</p> <p>Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investments applicable for each scheme under SIP would be applicable to STP.</p> <p>For further details of special products / facilities, kindly refer SAI and section II of the SID.</p>
XXIV.	Weblink	<p>Please note this is the new scheme. However, please refer to our website for the following:</p> <p>TER for last 6 months/ Daily TER:</p> <p>Please refer https://www.sbimf.com/total-expense-ratio-of-mutual-fund-schemes</p> <p>Scheme factsheet: Please refer https://www.sbimf.com/factsheets</p>

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted 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 launching 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 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 the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations
- (vii) 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.
- (viii) The Trustees have ensured that SBI Nifty Bank Index Fund approved by them is a new product offered by SBI Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Sd/-

Date: January 13, 2025

Place: Mumbai

Name: Nand Kishore
Designation: Managing Director & CEO

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Securities covered by Nifty Bank Index	95	100
Government. Securities* including Triparty Repo, and units of liquid mutual fund	0	5

*Government securities includes G-Secs, SDLs, treasury bills.

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 mutual fund until the full deployment is achieved.

The Scheme may take an exposure to equity derivatives of constituents of the underlying index for short duration when securities of the index are unavailable, insufficient or for rebalancing at the time of change in index or in case of corporate actions, as permitted subject to rebalancing within 7 days (or as specified by SEBI from time to time). The exposure of scheme in derivative instruments for non hedging and rebalancing purpose shall be up to 20% of the net assets of the scheme.

Pursuant to clause 12.24 of SEBI Master Circular for mutual funds dated June 27, 2024, the cumulative gross exposure through equities, in Government securities including Triparty Repo, and units of liquid mutual fund and equity derivatives (gross notional exposure) shall not exceed 100% of net assets of the scheme. However, pursuant to paragraph 12.25 of SEBI Master Circular of Mutual Funds dated June 27, 2024 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

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

The Scheme shall not invest in Credit Default Swaps transactions.

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 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 debt instruments with special features as covered in paragraph 12.2 of Master circular for Mutual Funds..

The Scheme shall not invest in ReITs and InVITs;

The Scheme may engage in stock lending and borrowing upto 20% of net assets of the scheme with maximum single intermediary exposure restricted to 5% of the net assets or as permitted by SEBI from time to time.

This investment in units of Liquid 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 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 error is not expected to exceed 2% 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.

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

Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the fund follow internal norms vis-à-vis limiting exposure to a particular scrip or sector, etc

The scheme shall be in conformity with clause 3.4 of SEBI Master Circular for mutual funds dated June 27, 2024 or any other such guidelines as recommended by SEBI from time to time.

The scheme shall be in conformity to SEBI requirements pertaining to Passive Funds as mentioned in SEBI Circular for mutual funds dated June 27, 2024 or any other such guidelines as recommended by SEBI from time to time

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars):

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1	Equity Derivatives for non hedging	Upto 20 % of the net assets of the scheme	Para no. 12.25 of SEBI Master Circular dated June 27, 2024
2	Securities Lending & borrowing	The Scheme shall adhere to the following limits should it engage in Stock Lending. 1. Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending. 2. Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party (as may be applicable).	Para 12.11 of SEBI Master Circular dated June 27, 2024 for Mutual Funds as amended from time to time.
3.	Units of Mutual Fund	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	Clause 4 of Schedule 7 read with Regulation 44(1)

		management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund	
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The scheme shall not invest in below instruments:

Sr. No.	Type of securities/instruments
1	ADR/ GDR/ Foreign Securities
2	Repo and reverse repo in corporate debt
3	Securitized Debt
4	Credit Default Swaps transactions
5	unrated debt instrument
6	Debt instruments having structured obligations and credit enhancements
7	Debt instruments with special features as covered in paragraph 12.2 of Master circular for Mutual Funds.
8	REITs and InvITs;

The Scheme shall not engage in short selling

Change in Asset Allocation

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 SEBI master circular for Mutual Funds dated June 27, 2024, 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 calendar days from the date of said deviation.

Portfolio Rebalancing :

In line with clause 3.6.7.1 of SEBI Master Circular for mutual funds dated June 27, 2024, in case of change in constituents of the index due to periodic review, the portfolio of Scheme shall be rebalanced within 7 calendar days.

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

B. WHERE WILL THE SCHEME INVEST?

The Scheme will invest in securities which are constituents of Nifty Bank Index, Equity Derivatives, Government Securities, Triparty Repo, SDLs, treasury bills and units of liquid mutual fund.

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

A brief narration of Money Market Instruments are as under:

1. Certificate of Deposits (CDs) is a negotiable money market instrument issued by scheduled commercial banks and select all- India Financial Institutions that have been permitted by the RBI to raise short term resources.
2. Commercial Paper (CPs) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial

Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.

3. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, and 364 days. T-bills are issued at a discount to their face value and redeemed at par.
4. Triparty Repo.
5. Securities created and issued by the Central Governments as may be permitted by RBI, securities guaranteed by the Central Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Central Government Securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, Fixed Interest security with staggered maturity payment etc.
6. Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. When the seller sells the security with an agreement to repurchase it, it is Repo transaction whereas from the perspective of buyer who buys the security with an agreement to sell it at a later date, it is reverse repo transaction. The scheme can participate in Repo/Reverse Repo in G-Secs and T-Bills.

(Please refer section II for Detailed definition and applicable regulations/guidelines for each instrument)

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme will track Nifty Bank Index and will use a "passive" or indexing approach to endeavour to achieve scheme's investment objective. Unlike other funds, the scheme will not try to "beat" the market it track and do not seek temporary defensive positions when market decline or appear overvalued. The AMC does not make any judgments about the investment merit of a particular stock or a particular industry segment 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 will primarily invest in the securities constituting the underlying index. However, Due to corporate action in companies comprising of the index, the scheme may be allocated/allotted securities which are not part of the index. The scheme may hold upto 5% of their total assets in stocks not included in the corresponding Underlying Index. For example, the AMC may invest in stocks not included in the relevant underlying index in order to reflect various corporate actions (such as mergers) and other changes in the relevant Underlying Index (such as reconstitutions, additions, deletions and these holdings will be in anticipation and in the direction of impending changes in the underlying index).

These investments which fall outside the underlying index shall be rebalanced within a period of 7 calendar days

Derivatives Strategy:

The Scheme may take exposure to derivatives for non-hedging purpose as permitted by regulations from time to time. Such exposure to derivative instruments will be in line with the investment objective and overall strategy of the scheme.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

For detailed derivative strategies, please refer to SAI.

For details pertaining to Risk Controls Strategies refer Point no. C in section II of the Scheme Information Document.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The First Tier benchmark of the Scheme is Nifty Bank TRI.

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

The Trustee reserve the right to change the benchmark if due to a change in market conditions, a different index /indices appears to provide a more appropriate basis for comparison of fund performance.

E. WHO MANAGES THE SCHEME?

Name of the Fund Manager, Age & tenure of managing the scheme	Educational Qualifications	Experience
Mr. Harsh Sethi Fund Manager Age : 42 years Tenure of the Scheme: Managing since inception of the scheme	B. Com (Hons.), CA, CS	Harsh Sethi joined SBIFML in May 2007 as Product Manager and was responsible for product development and management. Prior to joining SBIFML, he was working with J. P. Mangal & Co. as Senior Assistant from March 2005 to March 2007 handling Audit & Taxation. Currently he is Equity Dealer and Fund Manager. Currently he is managing SBI Nifty IT ETF, SBI Nifty Consumption ETF, SBI Nifty Private Bank ETF, SBI Nifty Midcap 150 Index Fund, SBI Nifty Smallcap 250 Index Fund, SBI Silver ETF Fund of Fund and Nifty India Consumption Index Fund.

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the Nifty Bank index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty Bank index by minimizing the performance difference between the benchmark index and the scheme.

However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Following is the investment objectives / strategies/ asset allocation of various equity schemes presently being managed by SBI Mutual Fund:

Name of Scheme
SBI CRISIL IBX Gilt Index - June 2036 Fund
SBI CRISIL IBX SDL Index - September 2027 Fund
SBI BSE Sensex Index Fund
SBI Nifty Midcap 150 Index Fund
SBI Nifty Smallcap 250 Index Fund
SBI Nifty Next 50 Index Fund
SBI Nifty Index Fund
SBI CPSE Bond Plus SDL Sep 2026 50:50 Index Fund
SBI Nifty50 Equal Weight Index Fund
SBI CRISIL IBX Gilt Index - April 2029 Fund
SBI Nifty India Consumption Index Fund

The table showing the differentiation of the Scheme with the existing index funds of SBI Mutual Fund is available on our website at <https://www.sbimf.com/offer-document-sid-kim>

G. HOW HAS THE SCHEME PERFORMED

- i) **Performance of the Scheme (in %):** This is a new scheme and does not have any performance track record
- ii) **Financial Year Wise Performance:** This is a new scheme and does not have any performance track record

H. ADDITIONAL SCHEME RELATED DISCLOSURES

This is a new Scheme and therefore, the requirement of following additional disclosures shall not be applicable for the Scheme.

- i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors.) – <https://www.sbimf.com/sbimf-top-holdings/695>
- ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme – <https://www.sbimf.com/docs/default-source/excel/sbi-nifty-bank-index-fund.xlsx>
- ii. Functional website link for Portfolio Disclosure - Please refer to our website - <https://www.sbimf.com/portfolios>
- iii. Portfolio Turnover Rate – Not Applicable.
- iv. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
.	Concerned scheme's Fund Manager(s)			
1	Harsh Sethi	NA		

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

v. Investments of AMC in the Scheme –

Please refer to our website - <https://www.sbimf.com/offer-document-sid-kim>

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.

Investments by the AMC will be in accordance with Regulation 25(17) of the SEBI (MF) Regulations, 1996 which states that:

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

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

The first NAV will be calculated and announced not later than 5 business days from the date of allotment in the NFO. Subsequently, the 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 three decimal places as follows or such other formula as may be prescribed by SEBI from time to time:

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

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

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) and on website of the Mutual Fund (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, 2024 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, 2024, 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:

$$\text{Redemption Price} = \text{Applicable NAV} * (1 - \text{Exit Load})$$

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, 2025; say December 1, 2024, 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:

$$\begin{aligned} \text{Redemption Price} &= \text{Applicable NAV} * (1 - \text{Exit Load}) \\ &= \text{Rs. } 12 * (1-1\%) = \text{Rs. } 11.88/- \end{aligned}$$

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 SEBI paragraph 8.1.5 of the SEBI Master Circular for Mutual Funds dated June 27, 2024

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)

B. 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.

C. ANNUAL SCHEME RECURRING EXPENSES

The AMC has estimated that the expenses upto 1.00% per annum as per regulation 52(6)(b) (plus additional expenses as allowed under regulation 52(6A)) of the daily net asset will be charged to the scheme. 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 Chapter 10 of SEBI master circular for Mutual Funds dated June 27, 2024.

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 (Mutual Funds) Regulation, 1996. These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. incurred towards different heads mentioned under regulations 52(2) and 52(4) and as illustrated in table below:

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 including agent commission	
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	
Brokerage & transaction cost over and above 12 bps. for cash transactions and 5 bps for derivative transactions (refer note 1 below)	
GST on expenses other than investment and advisory fees	
GST on brokerage and transaction cost	
Listing fees	
Other Expenses [^]	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)	Upto 1.00%
Additional expenses under regulation 52 (6A) (c)*	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

[^] 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.

*Pursuant to paragraph 10.1.7 of SEBI Master Circular for Mutual Funds dated June 27, 2024, additional expenses under regulation 52 (6A) (c) shall not be levied if the scheme doesn't have exit load.

The aforesaid expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual

Funds) Regulations. This means that mutual fund can charge expenses within overall limits, without any internal cap on the aforesaid expenses head.

In addition to expenses as permissible under Regulation 52 (6) (b), the AMC may charge the following additional costs or expenses to the scheme:

1. In terms of Regulation 52 (6A) (a), 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 0.12 per cent and 0.05 per cent 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.
2. In terms of Regulation 52 (6A) (b), expenses not exceeding of 0.30 per cent of daily net assets will be charged, if the new inflows from such cities as specified from time to time are at least –
 - i. 30 percent of gross new inflows in the scheme, or;
 - ii. 15 percent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or subclause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities:

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

The additional TER in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996 shall be charged based on inflows from Retail Investors from beyond top 30 cities (B-30 cities). Accordingly, the inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "Retail Investors"

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.

3. In terms of Regulation 52 (6A) (c), the scheme may charge additional expenses incurred towards different heads mentioned under regulations (2) and (4), not exceeding 0.05% of the daily net assets. Pursuant to paragraph 10.1.7 of SEBI Master Circular for mutual funds dated May 19, 2023 additional expenses under regulation 52 (6A) (c) shall not be levied if the scheme doesn't have exit load.
4. The Goods and Service Tax (GST) 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.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc., vis-à-

vis the Regular Plan and no commission shall be paid from Direct Plan. Both the plans i.e. Direct & Regular shall have common portfolio. However, Regular Plan and Direct Plan shall have different NAVs.

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.

The Mutual Fund would disclose daily Total Expense Ratio (TER) of scheme on the mutual fund website and on the website of AMFI. Any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A)(b), 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax on investment management and advisory fees) in comparison to previous base TER charged to the scheme/plan will be communicated to investors and the notice of such change in base TER will be updated on the website, at least three working days prior to effecting such change, in the manner specified by SEBI from time to time. Investors can refer <https://www.sbimf.com/en-us/disclosure/total-expense-ratio-of-mutual-fund-schemes> for Total Expense Ratio (TER) details.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 on implementation of SEBI Circular on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

Illustration of impact of expense ratio on schemes 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

Exit Load is an amount which is paid by the investor 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) or may call at (toll free no. 1800 209 3333/1800 425 5425.) or your distributor.

Type of Load	Load chargeable (as %age of NAV)
Exit	<ul style="list-style-type: none"> • For exit on or before 15 days from the date of allotment – 0.25% • For exit after 15 days from the date of allotment – Nil <p>The AMC reserves the right to modify / change the load structure on a prospective basis.</p>

The charges stated above are a percentage of the NAV.

Please note that no Exit Load shall be charged for Switch from Direct Plan to Regular Plan under the Scheme; however, in case of switch from Regular Plan to Direct Plan under the Scheme shall be subject to applicable exit load if any. Units issued on Re-investment of Income Distribution cum capital withdrawal shall not be subject to exit load.

The AMC reserves the right to introduce a load structure, levy a different load structure or remove the load structure in the scheme at any time after giving notice to that effect to the investors through an advertisement in an English language daily that circulates all over India as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated. Goods & Service tax on exit load shall be paid out of the exit load proceeds and exit load net of goods & service tax shall be credited to the scheme.

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

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

In accordance with SEBI Regulations, the repurchase price will not be lower than 95% of the NAV

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

Section II

I. Introduction

A. Definitions/interpretation

Please refer the definitions/interpretation as disclosed on our website under:
<https://www.sbimf.com/offer-document-sid-kim>

B. Risk factors

Scheme Specific Risk Factors:

1. Equity and equity related risk:

- a) Equity and Equity related instruments are volatile in nature and are subject to price fluctuations on daily basis. The volatility in the value of the equity and equity related instruments is due to various micro and macro-economic factors affecting the securities markets. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme.
- b) The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the scheme portfolio may result, at times, in potential losses to the scheme, should there be a subsequent decline in the value of the securities held in the scheme portfolio.
- c) Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities.

2. Risk associated with derivatives:

- a. The AMC, on behalf of the Scheme may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance unit holders' interest. Investors should understand that derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Other risks include but are not limited to the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. There may be a cost attached to selling or buying futures or another derivative instrument. Further there could be an element of settlement risk, which could be different from the risk in settling physical shares. The possible lack of a liquid secondary market for a futures contract or listed option may result in inability to close futures or listed option positions prior to their maturity date.
- b. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable.
- c. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.
- d. The derivatives will entail a counter-party risk to the extent of amount that can become due from the party.

- e. An exposure to derivatives can also limit the profits from a genuine investment transaction.
 - f. Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities and also on the suitable and acceptable benchmarks.
 - g. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments
3. **Market trading risk:** Investments in the scheme may be subject to the following market trading risks: Absence of a prior active market, lack of market liquidity, Units of the scheme may trade at prices other than NAV, Regulatory Risk, Right to Limit Redemptions, Redemption Risk, Asset Class Risk, Units to be held only through demat accounts.
 4. **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. The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the Scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any.
 5. **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 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. It will be the endeavor of the fund manager to keep the tracking difference as low as possible. 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 and AMFI website.
 6. **Passive Investments:** As the scheme proposes to invest not less than 95% of the net assets in the securities of the benchmark 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 stocks or to take defensive positions in declining markets.
 7. **Risk pertaining to Nifty Bank Index :** Equities are volatile in nature and are subject to price fluctuations on daily basis. The volatility in the value of the equity instruments is due to various micro and macroeconomic factors affecting the securities markets. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme.
 8. **Sector Risk:** The Scheme restricts its investments only in the Securities of the underlying index which represents a particular sector and will therefore be subject to the risks associated with such concentration. The banking sector, under certain market conditions, could underperform returns from Securities included in a broad market equity index or other asset classes. Also, the number of stocks in Nifty Bank index is low and hence the concentration on a few large cap stocks could be significantly high. Due to such sector and stock specific concentration the Scheme could be exposed to higher levels of volatility and market risk than would generally be the case in a more diverse fund portfolio of equity Securities.
 9. **Risks pertaining to transaction in units through stock exchange Mechanism: Lack of Market Liquidity:** The Scheme may not be able to immediately sell certain types of illiquid Securities. The purchase price and subsequent valuation of restricted and illiquid Securities may reflect a discount, which may be significant, from the market price of comparable Securities for which a liquid market exists.
 10. **Risks associated with Securities Lending:** Securities Lending is a lending of securities through an

approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. There are risks inherent in securities lending, including the risk of failure of the other party, in which case the securities might go in for auction. In the event of exceptional circumstances resulting in non-availability of securities in auction, such transactions would be financially closed out at appropriate rates as per exchange regulations. Besides, there will also be temporary illiquidity of the securities that are lent out and the Scheme(s) will not be able to sell such lent out securities until they are returned.

There are risks associated with Investment in Equities and equity related instruments like volatility, inability of the Scheme to make intended securities purchases and sale. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the scheme and there are also price fluctuations risks associated with the underlying Index

11. 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. The scheme will manage volatility risk through diversification across companies and sectors.
- **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.

12. Risk Factor in respect of investment in TREPs

a. 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 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.

b. 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, 1st step. the defaulter's margins and the defaulter's contribution to the default fund have been appropriated; 2nd step: CCIL's contribution is used to meet the losses; 3rd 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.

13. Risks associated with investing in State Development Loans (SDL)

Market Liquidity risk with fixed rate SDL, even though the SDL market is relatively liquid when compared to other corporate bond 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 state governments undergo any adverse changes. Interest Rate risk associated with SDL - while SDL generally carry relatively minimal credit risk since they are issued by the respective State Governments, 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, however, not unique to SDL, 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.

14. **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.

C. Risk Control strategies

The scheme aims to track the underlying index before expenses. The index is tracked on a regular basis and changes to the constituents or their weights, if any, are replicated in the underlying portfolio with the purpose of minimizing tracking error.

Investments in equity, government securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification.

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:

Stocks in the underlying index are selected by applying liquidity as one of the criteria and hence the portfolio of NIFTY Bank Index is reasonably liquid. The index is rebalanced based on certain criteria after which certain illiquid stocks are replaced by more liquid stocks. The fund manager makes the changes to the portfolio accordingly. Therefore, liquidity issues in the scheme are not envisaged.

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. The scheme will manage volatility risk through diversification.

Interest Rate Risk:

Changes in interest rates affect the prices of bonds as well as equities. If interest rates rise the prices of bonds fall and vice versa. Equity might be negatively affected as well in a rising interest rate environment. A well-diversified portfolio may help to mitigate this risk.

II. Information about the scheme:

A. Where will the scheme invest –

The Scheme will invest in securities which are constituents of Nifty Bank Index, Equity Derivatives, Government Securities, Triparty Repo, SDLs, treasury bills and units of liquid mutual fund.

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

A brief narration of Money Market Instruments are as under:

1. Certificate of Deposits (CDs) is a negotiable money market instrument issued by scheduled commercial banks and select all- India Financial Institutions that have been permitted by the RBI to raise short term resources.
2. Commercial Paper (CPs) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.
3. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, and 364 days. T-bills are issued at a discount to their face value and redeemed at par.
4. Triparty Repo.
5. Securities created and issued by the Central Governments as may be permitted by RBI, securities guaranteed by the Central Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Central Government Securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, Fixed Interest security with staggered maturity payment etc.
6. Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. When the seller sells the security with an agreement to repurchase it, it is Repo transaction whereas from the perspective of buyer who buys the security with an agreement to sell it at a later date, it is reverse repo transaction. The scheme can participate in Repo/Reverse Repo in G-Secs and T-Bills.

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 Triparty Repo 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 January 09, 2025:

Instruments	Indicative yield range (%)
Overnight rates	6.7-6.75
90 day Commercial Paper	7.40-7.45
91-day T-bill	6.60-6.65
1 year G-Sec	6.70-6.75
5 year G – Sec	6.80-6.85
10 year G-Sec	6.90-6.95
1 year AAA Bond	7.75-7.80
5 year AAA Bond	7.45-7.50

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.

B. What are the investment restrictions?

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

- a. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if, -
- (i) such transfers are done at the prevailing market price for quoted instruments on spot basis. explanation - "spot basis" shall have the same meaning as specified by the stock exchange for spot transactions,
 - (ii) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
 - (iii) For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure
 - (iv) For Duration/Issuer/Sector/Group rebalancing
- 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. The Scheme may engage in Securities lending done shall be within the framework specified by the Board.
- Provided that a mutual fund may not engage in short selling of securities.
- Provided further that a mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the Board.
- 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 scheme shall not engage in in short selling of securities or carry forward transactions.
- e. The mutual fund under all its schemes will not own more than ten per cent of any company's paid up capital carrying voting rights.
Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub-regulation (1), of regulation 7B.
- f. 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.
- g. 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 in terms of para 12.16 of the Master Circular for Mutual Funds dated June 27, 2024, 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.
 - i. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
 - ii. 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

- h. 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 35% of the net assets in accordance with the SEBI circular no. SEBI/HO/IMD/IMD-PoD-2/P/CIR/2024/098 dated July 8, 2024.
- i. The scheme shall not make any investment in any Fund of Funds scheme.
- j. The Scheme will not invest in securitized debt.
- k. No loan would be made by the Scheme.
- l. The Scheme shall not invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company.
- m. 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:

Provided further that investment within such limit can be made in mortgaged-backed securitized debt, which is rated not below investment grade by a credit rating agency registered with the Board.

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.

Considering the nature of the Scheme, investments in such instruments will be permitted up to 5% of its NAV.

n. A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments.

Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the Board from time to time

The mutual fund scheme shall comply with the norms under this clause within the time and in the manner as may be specified by SEBI.

The investment in unrated debt and money market instruments shall be as per the norms specified by SEBI from time to time.

Considering the nature of the Scheme, investments in such instruments will be permitted up to 5% of its NAV.

o. All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.

Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the fund follow internal norms vis-à-vis limiting exposure to a particular scrip or sector, etc

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of in terms of Regulation 18 (15A) read with Regulation 25 (26) of the SEBI (MF) Regulations and Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

(i) Type of a scheme

An open-ended scheme replicating/ tracking Nifty Bank Index

(ii) Investment Objective - The investment objective of the scheme is to provide returns that, correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However there is no guarantee or assurance that the investment objective of the scheme will be achieved.

- Main Objective - Growth.
- 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 as mentioned in the section asset allocation refer Section A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS? above.

(iii) Terms of Issue

- Liquidity provisions such as listing, repurchase, redemption. – Provisions as mentioned in this SID.
- Aggregate fees and expenses charged to the scheme.
- The fees and expenses proposed to be charged by the scheme is detailed in Section Fees and Expenses.

- 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 and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

D. Index methodology -

Eligibility Criteria for Selection of Constituent Stocks:

- Companies should form part of Nifty 500 at the time of review. In case, the number of eligible stocks representing a particular sector within Nifty 500 falls below 10, then deficit number of stocks shall be selected from the universe of stocks ranked within top 800 based on both average daily turnover and average daily full market capitalisation based on previous six months period data used for index rebalancing of Nifty 500.
- Companies should form a part of the Banking sector.
- The company's trading frequency should be at least 90% in the last six months.
- The Company should have a minimum listing history of 1 month as on the cutoff date.
- Companies that are allowed to trade in F&O segment are only eligible to be constituent of the index.
- Final selection of 12 companies shall be done based on the free-float market capitalization of the companies.
- Weightage of each stock in the index is calculated based on its free-float market capitalization such that no single stock shall be more than 33% and weightage of top 3 stocks cumulatively shall not be more than 62% at the time of rebalancing.

Index Re-Balancing: Index is re-balanced on semi-annual basis. The cut-off date is January 31 and July 31 of each year, i.e. For semi-annual review of indices, average data for six months ending the cut-off date is considered. Four weeks prior notice is given to market from the date of change.

Index constituents as on December 31, 2024:

Serial No.	ISIN Number	Security	Index Weightage	Impact cost
1	INE949L01017	AU SMALL FINANCE BANK LTD.	2.23	0.04
2	INE238A01034	AXIS BANK LTD.	8.53	0.02
3	INE028A01039	BANK OF BARODA	3.19	0.03
4	INE476A01022	CANARA BANK	2.40	0.03
5	INE171A01029	FEDERAL BANK LTD.	3.48	0.02
6	INE040A01034	HDFC BANK LTD.	28.12	0.01
7	INE090A01021	ICICI BANK LTD.	24.99	0.02

8	INE092T01019	IDFC FIRST BANK LTD.	2.78	0.03
9	INE095A01012	INDUSIND BANK LTD.	4.53	0.02
10	INE237A01028	KOTAK MAHINDRA BANK LTD.	8.77	0.01
11	INE160A01022	PUNJAB NATIONAL BANK	2.52	0.03
12	INE062A01020	STATE BANK OF INDIA	8.46	0.02

**E. Principles of incentive structure for market makers (for ETFs) –
Not Applicable**

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds dated June 27, 2024 (only for close ended debt schemes) -

Not Applicable

G. Other Scheme Specific Disclosures:

Listing and transfer of units	<p>The Scheme being open-ended, the Units are not proposed to be listed on any stock exchange. However, the AMC may, at its sole discretion, list the Units on one or more stock exchanges at a later date.</p> <p>Pursuant to paragraph 14.4.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the Units of the Scheme can be freely transferred in demat form or in such form as may be permitted under SEBI Regulations and guidelines, as amended from time to time.</p> <p>The above provisions in respect of deletion of names will not be applicable in case of death of Unit Holder (in respect of joint holdings) as this will be treated as transmission of Units and not transfer.</p> <p>The Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2008, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the Depository Participant in the prescribed form and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories.</p> <p>Units in SOA may be transferred subject to prevailing AMFI/SEBI guidelines from time to time.</p>
Dematerialization of units	<p>The Unit Holders are given an option to hold the units by way of an Account Statement (Physical form) or in Dematerialized (“Demat”) form. Mode of holding shall be clearly specified in the Application Form.</p> <p>Unit Holders opting to hold the Units in Demat form must provide their Demat Account details in the specified section of the Application Form. The Unit Holder intending to hold the</p>

	<p>units in Demat form is required to have a beneficiary account with the Depository Participant (DP) registered with NSDL/CDSL and will be required to indicate in the Application Form, the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. In case of Unit Holders who do not provide their Demat Account details, an Account Statement shall be sent to them.</p> <p>In case the Unit holder desires to hold Units in dematerialized mode at a later date, he will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will have to submit the account statement alongwith the prescribed request form to their depository participant for conversion of Units into demat form.</p>
<p>Minimum Target amount (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.)</p>	Rs 5 crore
<p>Maximum Amount to be raised (if any)</p>	No upper limit.
<p>Dividend Policy (IDCW)</p>	<p>The Trustee reserves the right to declare Income Distribution cum capital withdrawal (IDCW) under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme.</p> <p>The procedure and manner of payment of IDCW shall be in line with Chapter 11 of SEBI Master Circular for Mutual Funds dated June 27, 2024 as amended from time to time.</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>
<p>Allotment</p>	<p>Allotment will be made to all eligible applicants in the New Fund Offer provided the applications are complete in all respects and are in order and funds are realised. 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 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 SEBI Mutual Fund Regulations.</p>

Refund	If application is rejected, full amount will be refunded within 5 business days from the closure of NFO. If refunded later than 5 business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC
<p>Who can invest</p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their 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"> • Indian resident adult individuals, either singly or jointly (not exceeding three); • Minor through parent / lawful guardian; (please see the note below) • Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; • Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds; • Partnership Firms constituted under the Partnership Act, 1932; • A Hindu Undivided Family (HUF) through its Karta; • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; • Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis <p>Prospective investors are advised to note that the 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"> • Army, Air Force, Navy and other para-military funds and eligible institutions; • Scientific and Industrial Research Organisations; • Provident / Pension / Gratuity and such other Funds as and when permitted to invest; • International Multilateral Agencies approved by the Government of India / RBI; and • The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).

- A Mutual Fund through its schemes, including Fund of Funds schemes.
- 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 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 (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age. until the status of the minor is changed to major by submitting the requisite documents

Notes :

- 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.
- 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.

	<ul style="list-style-type: none"> Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected.
Who cannot invest	<p>It should be noted that the following entities cannot invest in the scheme :</p> <ol style="list-style-type: none"> 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 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. 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). Residents of United States of America & Canada <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>Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application. Applications not complete in any respect are liable to be rejected.</p>

<p>How to Apply and other details</p>	<p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided which is mandatory. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their application form / requests for redemption. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action.</p> <p>SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund and their bank account numbers in their applications/requests for redemption, 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 shall be payable to “SBI Nifty Bank Index Fund”. The Cheques 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 our website https://www.sbimf.com/forms. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) is also available on https://www.sbimf.com/contact-us.</p> <p>No outstation cheques or stock invests will be accepted.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</p>	<p>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.</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p>The provisions in respect of deletion of names in the folio will not be applicable in case of death of Unit Holder (in respect of joint holdings) as this will be treated as transmission of Units and not transfer.</p> <p>The Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI</p>

(Depositories and Participants) Regulations, 2008, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the Depository Participant in the prescribed form and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories.

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.

Right to Limit Fresh Subscription & Redemption

In case the size of the Scheme increases to a level which in the opinion of the Trustees is not manageable, the Trustees reserve the right to stop fresh subscription of units and also redeem the units on pro-rata basis to investors in order to reduce the size to a manageable level.

The Trustees reserves the right at its sole discretion to withdraw/suspend the allotment/subscription of units in the Scheme temporarily or indefinitely, if it is viewed that increasing the size of the Scheme may prove detrimental to the Unit holders of the Scheme. An order to purchase the Units is not binding on and may be rejected by the AMC unless it has been confirmed in writing by the AMC and payment has been received for the same.

Right to limit Redemption

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.

In accordance with para 1.12 of the Master Circular for Mutual Funds dated June 27, 2024, the provisions of restriction on redemption (including switch out) in Schemes of SBI Mutual Fund are as under:

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:

Liquidity Issues: When markets at large become illiquid affecting almost all securities rather than any issuer specific security.

	<p>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.</p> <p>Operational Issues: When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</p> <p>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>When restrictions on redemption is imposed, the following procedure will be applied: No redemption requests upto Rs. 2 Lacs shall be subject to such restriction. Where redemption requests are above Rs.2 lakh, 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>
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>3:00 p.m._</p>
<p>Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.</p>	<p>Minimum amount for purchase Rs. 5000/- & in multiples of Re.1/- thereof</p> <p>Minimum amount for additional purchase - Rs. 1000/- & in multiples of Re.1/-</p> <p>Minimum amount for redemption: Rs.500/- or 1 Unit or account balance, whichever is lower.</p> <p>Switch In - Investments in the scheme from any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p> <p>Switch Out - Repurchase/Redemption from the scheme to any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p>

Accounts Statements

The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number. Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:

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: 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 month and commission paid to the distributor, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.

- 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.

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.

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:

- Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.
- 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.
- 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.
- In case an investor has multiple accounts across two depositories, the depository with whom the account has

	<p>been opened earlier will be the default depository. For further details, refer SAI.</p>
Dividend/ IDCW	<p>The payment of IDCW to the unitholders shall be made within seven working days from the record date. The IDCW proceeds will be paid by way of NEFT / RTGS / Direct credits / any other electronic manner by directly crediting the bank account linked to the demat account depending on the mode of receipt of IDCW proceeds chosen by the Unit holder.</p>
Redemption	<p>Under normal circumstances, the transfer of redemption or repurchase proceeds shall be dispatched 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>
Bank Mandate	<p>As per the directives issued by SEBI it is mandatory for an investor to declare his/her bank account number. To safeguard the interest of Unitholders from loss or theft of their refund orders/redemption cheques, investors are requested to provide their bank details in the Application Form. The Bank Account details as mentioned with the Depository should be mentioned.</p> <p>If depository account details furnished in the application form are invalid or not confirmed in the depository system, the application may be rejected.</p>
Delay in payment of redemption / repurchase proceeds/dividend	<p>The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay (presently @ 15% per annum).</p>
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	<p>In line with SEBI master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, unclaimed redemption and IDCW amounts are being deployed by the mutual funds in call money market or money market instruments only and the investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing Net Asset Value. After a period of three years, this amount is being transferred to a pool account and the investors can claim the amount at NAV prevailing at the end of the third year. The income earned on such funds may be used for the purpose of investor education. The AMC would make continuous effort to remind the investors through letters to take their unclaimed amounts. The investment management fee charged by the AMC for managing unclaimed amounts shall not exceed 50 basis points.</p> <p>Further in accordance with SEBI master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27,</p>

	2024, list of Investors in whose folios there are unclaimed IDCW / redemption amount is disclosed on the website of SBI MF (www.sbimf.com).
Disclosure w.r.t investment by minors	<p>Following is the process for investments made in the name of a Minor through a Guardian:</p> <ul style="list-style-type: none"> - Payment for investment by means of Cheque or electronic fund transfer 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 unless the tax status is changed to individual by submitting requisite documents.
Plans(s)/Options(s)	<p>The Scheme has two plans viz. Regular plan & Direct plan.</p> <p>Direct Plan: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in Section - Annual Recurring Expenses of the SID. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.</p> <p>Eligible investors: All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan</p> <p>Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund.</p> <p>How to apply:</p> <ul style="list-style-type: none"> • Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.

- Investors should also indicate “Direct” in the ARN column of the application form.

Regular Plan:

This Plan is for investors who wish to route their investment through any distributor.

In case of Regular and Direct plan the default plan under following scenarios will be:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan.

Both plans provide two options for investment – Growth Option and Income Distribution cum capital withdrawal (IDCW) Option. Under the IDCW option, facility for Payout of Income Distribution cum capital withdrawal option (IDCW Payout), Reinvestment of Income Distribution cum capital withdrawal option (IDCW Re-investment) & Transfer of Income Distribution cum capital withdrawal plan (IDCW Transfer) is available. Between “Growth” or “IDCW ” option, the default will be treated as “Growth”. In “IDCW” option between “IDCW Payout” or “IDCW Reinvestment” or “IDCW Transfer”, the default will be treated as “IDCW Reinvestment”.

Investor can select only one option either IDCW payout or IDCW reinvestment in IDCW plan at a Scheme and folio level. Any subsequent request for change in IDCW option viz. IDCW Payout to IDCW Reinvestment or vice-versa would

	<p>be processed at the Folio / Scheme level and not at individual transaction level. Accordingly, any change in IDCW option (IDCW payout / IDCW reinvestment) will reflect for all the units held under the scheme / folio.</p> <p>Note - If the payable IDCW amount is less than or equal to Rs. 100/-, the same will be compulsorily reinvested in the respective Scheme(s)/Plan(s)/Option(s) irrespective of the IDCW facility selected by investor. If the IDCW amount payable is greater than Rs. 100/- then it will be either reinvested or paid as per the mandate selected by the investor.</p>
<p>Special products during NFO</p>	<p>The scheme offers following facilities during NFO:</p> <p>(i) Systematic Investment Plan</p> <p>For investors, the fund offers a Systematic Investment Plan (SIP) at all our Official point of acceptance of SBI MF's locations. Under this Facility, an investor can invest a fixed amount per frequency. This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market.</p> <p>The Scheme offers Daily, weekly, Monthly, Quarterly, Semi-Annual & Annual Systematic Investment Plan.</p> <p>a) <u>Terms and conditions for Daily SIP are as follows:</u></p> <ol style="list-style-type: none"> 1. Minimum Investment Amount: INR 500 and multiples of INR 1 thereafter. Minimum number of instalments would be 12. 2. SIP Top up facility would not be available under this facility 3. Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the OTM. <p>b) <u>Terms & conditions for Monthly, Quarterly, Semi-Annual and Annual Systematic investment plan are as follows:</u></p> <ul style="list-style-type: none"> • Monthly – Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months • Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year • Semi-annual and Annual Systematic Investment Plan - Minimum amount of investment will be Rs. 3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & Rs. 5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4.

c) Weekly Systematic Investment Plan

The terms & conditions for the weekly SIP are as follows:

- Minimum amount for weekly SIP :
Rs. 1000 and in multiples of Re.1 thereafter with minimum number of 6 installments.
- Rs. 500 and in multiples of Re.1 thereafter with minimum number of 12 installments
- Date based feature - Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month
- In case the date of SIP falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of transfer.
- In Day based feature, investors may select any Day of the Week viz. Monday/ Tuesday/ Wednesday/ Thursday/ Friday on which Weekly SIP/STP/SWP instalment shall be processed and in case any of these days is a non-business day then the immediate next business day will be considered for processing.
- In case investor selects Weekly frequency and also selects both Day based and Date -based Weekly SIP, default will be considered as 'Day based Weekly SIP.
- In case investor selects Weekly frequency and does not select Day based or Date -based Weekly SIP, default will be considered as 'Day based Weekly SIP.
- If investor selects Day based Weekly SIP but does not mention 'Day' on which the Weekly SIP instalment to be processed, then 'Wednesday' will be considered as the default Day.
- In case start date is mentioned but end date is not mentioned, the application will be registered for perpetual period.

Default option between Daily, weekly, monthly, quarterly, semi-annual and annual SIP will be Monthly.

The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.

- **Fixed-end Period SIP**

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

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

	<ul style="list-style-type: none"> • If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual. • If the investor does not specify the date of SIP, the default date will be considered as 10th of every month. • If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly. • If the investor does not specify the plan option, the default option would be considered as Growth option. • If investor specifies the end date and also the fixed end period, the end date would be considered.
<p>Special products during ongoing basis</p>	<p>The scheme offers following facilities during ongoing basis:</p> <p>(i) Systematic Investment Plan</p> <p>For investors, the fund offers a Systematic Investment Plan (SIP) at all our Official point of acceptance of SBI MF's locations. Under this Facility, an investor can invest a fixed amount per frequency. This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market.</p> <p>The Scheme offers Daily, weekly, Monthly, Quarterly, Semi-Annual & Annual Systematic Investment Plan.</p> <p>a) <u>Terms and conditions for Daily SIP are as follows:</u></p> <ol style="list-style-type: none"> 1. Minimum Investment Amount: INR 500 and multiples of INR 1 thereafter. Minimum number of instalments would be 12. 2. SIP Top up facility would not be available under this facility 3. Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the OTM. <p>b) <u>Terms & conditions for Monthly, Quarterly, Semi-Annual and Annual Systematic investment plan are as follows:</u></p> <ul style="list-style-type: none"> • Monthly – Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months • Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year • Semi-annual and Annual Systematic Investment Plan - Minimum amount of investment will be Rs. 3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & Rs. 5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4. <p>c) <u>Weekly Systematic Investment Plan</u></p>

The terms & conditions for the weekly SIP are as follows:

- Minimum amount for weekly SIP :
Rs. 1000 and in multiples of Re.1 thereafter with minimum number of 6 installments.
- Rs. 500 and in multiples of Re.1 thereafter with minimum number of 12 installments
- Date based feature - Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month
- In case the date of SIP falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of transfer.
- In Day based feature, investors may select any Day of the Week viz. Monday/ Tuesday/ Wednesday/ Thursday/ Friday on which Weekly SIP/STP/SWP instalment shall be processed and in case any of these days is a non-business day then the immediate next business day will be considered for processing.
- In case investor selects Weekly frequency and also selects both Day based and Date -based Weekly SIP, default will be considered as 'Day based Weekly SIP.
- In case investor selects Weekly frequency and does not select Day based or Date -based Weekly SIP, default will be considered as 'Day based Weekly SIP.
- If investor selects Day based Weekly SIP but does not mention 'Day' on which the Weekly SIP instalment to be processed, then 'Wednesday' will be considered as the default Day.
- In case start date is mentioned but end date is not mentioned, the application will be registered for perpetual period.

Default option between Daily, weekly, monthly, quarterly, semi-annual and annual SIP will be Monthly.

The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.

d) Any Day SIP' Facility

Under 'Any Day SIP facility', investor can register SIP for any day for the frequencies i.e. Monthly, Quarterly, Semi-Annual and Annual through electronic mode like OTM / Debit Mandate. Accordingly, under 'Any Day SIP facility', investors can select any date from 1st to 30th of a month as SIP date (for February, the last business day would be considered if SIP date selected is 29th & 30th of a month). Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

The AMC provides SIP debit facility through NACH participating banks and select direct debit banks

Completed application form, SIP debit mandate form and the first cheque should be submitted at least 20 days before the transaction date. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account.

The application form, mandate form along with the cancelled cheque / photocopy of the cheque should be sent to Official point of acceptance of SBI MF.

Existing investors are required to submit only the SIP Debit mandate form indicating the existing folio number and the investment details as in the SIP debit form along with the first cheque and the Cancelled cheque / Photocopy of the cheque.

- **Fixed-end Period SIP**

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

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

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

Top-up SIP Facility:

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

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

1. Investors can either opt for fixed amount SIP Top-up or percentage SIP Top-Up option. In case investors selects both the options, percentage based SIP Top-Up option would be made applicable. In case the investor selects multiple percentage SIP Top-up options under percentage based SIP Top-Up option, the lower percentage would be considered.

2. The minimum SIP Top-up amount under fixed amount SIP Top-up is Rs. 500 and in multiples of Rs. 500. The minimum Top-up percentage would be 5% of the SIP amount and in multiples of 5% thereof.
3. If the Top-up % is not in multiples of 5, it will be rounded down to nearest multiple of 5. The Top-up amount would be rounded off to the nearest Rs. 10.
4. Percentage SIP Top-up would be computed on the immediately preceding SIP instalment value as on the SIP Top-Up trigger date.
5. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
6. In case of Monthly SIP, Half-yearly as well as Yearly frequency are available for Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly.
7. In case of Quarterly SIP, only the Yearly frequency is available for Top-up.
8. Top up facility will not be applicable for SIP frequencies other than Monthly & Quarterly. SIP Top-up facility will be allowed in all schemes in which SIP facility is being offered.
9. All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
10. The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.

Top-up SIP Cap Facility:

Under this option, post selecting SIP Top-up option, the investor can define the maximum SIP Top-up Cap, beyond which the SIP instalment will not increase in future. The investor shall have the flexibility to choose either Top-Up SIP Cap amount or Top-Up SIP Cap Month-Year. In case of multiple selection, Top-Up SIP Cap amount will be considered as default selection.

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

1. Top-up SIP Cap Amount: Investor has an option to fix the Top-up SIP amount i.e. maximum SIP instalment including Top-Up amount. The pre-defined amount should be equal to or lesser than the maximum amount mentioned by the investor in One Time Mandate Form (OTM). The instalment amount after Top-up shall not exceed the amount mentioned in OTM at any given time.
2. In case of difference between the Top-Up SIP Cap Amount & OTM Debit Mandate, then amount which is

	<p>lower of the two shall be considered as the Top-up SIP Cap amount.</p> <ol style="list-style-type: none"> 3. If SIP amount (including SIP Top-up amount) reaches the Top-up Cap before the end of SIP tenure, the SIP Top up will cease and SIP instalment amount will remain constant for remaining SIP Tenure. 4. Top-up SIP Cap Month-Year: It is the month from which SIP Top-up amount will cease and last SIP instalment including Top-Up amount will remain constant till the end of SIP tenure. 5. If none of the above options is selected by the investor, the SIP Top-up will continue as per the SIP end date subject to the maximum amount mentioned in OTM Form. 6. The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion. <p>(ii) Systematic Withdrawal Plan</p> <p>Under SWP, a minimum amount of Rs. 500/- can be withdrawn every month or quarter or weekly or half yearly or on an annual basis by indicating in the application form or by issuing advance instructions to the Registrar at any time. Investors may indicate the month and year from which SWP should commence along with the frequency. SWP can be processed on any day of the month in case of all the other frequencies other than weekly SWP and 1st / 8th / 15th / 22nd of every month in case of Weekly SWP (Date based feature) and payment would be credited to the registered bank mandate account of the investor through Direct Credit or cheques would be issued. In case any of these days is a nonbusiness day then the immediately next business day will be considered.</p> <p>If no date is mentioned, 10th will be considered as the default date.</p> <p>In Day based feature, investors may select any Day of the Week viz. Monday/ Tuesday/ Wednesday/ Thursday/ Friday on which Weekly SWP instalment shall be processed and in case any of these days is a non-business day then the immediate next business day will be considered for processing.</p> <p>In case investor selects Weekly frequency and also selects both Day based and Date -based Weekly SWP, default will be considered as 'Day based Weekly SWP'.</p> <p>In case investor selects Weekly frequency and does not select Day based or Date -based Weekly SWP, default will be considered as 'Day based Weekly SWP'.</p> <p>If investor selects Day based Weekly SWP but does not mention 'Day' on which the Weekly SWP instalment to be processed, then 'Wednesday' will be considered as the default Day.</p>
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If no frequency mentioned, 'Monthly' will be considered as the default frequency. If 'End date' not mentioned, the same will be considered as 'Perpetual'.

SWP entails redemption of certain number of Magnums / Unit that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes. The complete application form for enrolment / termination for SWP should be submitted, at least 10 days prior to the desired commencement/ termination date.

Any Day SWP' Facility - Investors are requested to note that 'Any Day SWP facility' is applicable for all the eligible open-ended schemes of SBI Mutual Fund. Under 'Any Day SWP facility', investor can register SWP for any day for the frequencies i.e. Monthly, Quarterly, Semi-Annual and Annual. Accordingly, under 'Any Day SWP facility', investors can select any date from 1st to 30th of a month as SWP date (for February, the last business day would be considered if SWP date selected is 29th & 30th of a month). In case the SWP due date is a Non Business Day, then the immediate following Business Day will be considered for SWP processing. For weekly frequency, SWP will continue to remain available only on 1st / 8th / 15th / 22nd of every month

(iii) Systematic Transfer Plan

Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investments applicable for each scheme under SIP would be applicable to STP. The complete application form for enrolment / termination for STP should be submitted, at least 7 days prior to the desired commencement/ termination date. STP facility would allow investors to transfer a predetermined amount or units from one scheme of the Mutual Fund to the other. The transfer would be effected on any business day as decided by the investor at the time of opting for this facility. STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business day, if the date of first transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice to the Registrars.

STP is available in all open-ended schemes as source and target schemes (except Daily/Weekly IDCW Options of all schemes as both source and target schemes) for STPs of all available frequencies.

Terms and conditions of monthly & quarterly STP:

STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business

day, if the date of transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice of minimum 7 days to the Registrars. In respect of STP transactions, an investor would now be permitted to transfer any amount from the switchout scheme, subject to:

Monthly – Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months

Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year

Where, SBI Long Term Equity Fund is the target scheme, Minimum number of installments for monthly STP & quarterly STP shall be 6.

STP can be done without any restriction on maintaining the minimum balance requirement as stipulated for the switch out scheme.

Terms and conditions of daily & weekly STP:

1. Under this facility, investor can transfer a predetermined amount from one scheme (Source Scheme) to the other scheme (Target Scheme) on daily basis / weekly basis.
2. Minimum amount of STP for SBI Long Term Equity Fund will be Rs. 500 & in multiples of Rs. 500 for both daily & weekly STP and for other funds the minimum amount of STP will be Rs. 500 & in multiple of Re. 1 for daily STP & Rs. 1000 & in multiple of Re. 1 for weekly STP.
3. Minimum number of installments will be 12 for daily STP & 6 for weekly STP. Where SBI Long Term Equity Fund is the target scheme, Minimum number of installments for daily STP & for weekly STP shall be 6.
4. Weekly STP will be done on 1st, 8th, 15th & 22nd of every month. In case any of these days is a non business day then the immediate next business day will be considered.
5. The complete application form for enrolment / termination for STP should be submitted, at least 7 days prior to the desired commencement/ termination date.
6. Exit load shall be as is applicable in the target/source schemes.
7. In Day based feature, investors may select any Day of the Week viz. Monday/ Tuesday/ Wednesday/ Thursday/ Friday on which Weekly STP instalment shall be processed and in case any of these days is a non-business day then the immediate next business day will be considered for processing.
8. In case investor selects Weekly frequency and also selects both Day based and Date -based Weekly STP, default will be considered as 'Day based Weekly STP'.
9. In case investor selects Weekly frequency and does not select Day based or Date -based Weekly STP, default will be considered as 'Day based Weekly SIP/STP/SWP'.
10. If investor selects Day based Weekly STP but does not

mention 'Day' on which the Weekly STP instalment to be processed, then 'Wednesday' will be considered as the default Day.

Default frequency for STP is Monthly & default date for the start of STP is 10th

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

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

Terms and conditions of Flex STP are as follows:

- The amount to be transferred under Flex STP from source scheme to target scheme shall be calculated using the below formula:

Flex STP amount = [(fixed amount to be transferred per installment x number of installments already executed, including the current installment) - market value of the investments through Flex STP in the Transferee Scheme on the date of transfer]

- The first Flex STP installment will be processed for the fixed installment amount specified by the investor at the time of enrolment. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.
- Flex STP would be available for Weekly, Monthly and Quarterly frequencies.
- Weekly Flex STP can be done on 1st / 8th / 15th / 22nd of every month.
- Flex STP is available from "Daily / Weekly" IDCW plans of the source schemes.
- Flex STP is available only in "Growth" option of the target scheme.
- If there is any other financial transaction (purchase, redemption or switch) processed in the target scheme during the tenure of Flex STP, the Flex STP will be processed as normal STP for the rest of the installments for a fixed amount.
- A single Flex STP Enrolment Form can be filled for transfer into one Scheme/Plan/Option only.
- In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be

considered for the purpose of determining the applicability of NAV.

- In case the amount (as per the formula) to be transferred is not available in the source scheme in the investor's folio, the residual amount will be transferred to the target scheme and Flex STP will be closed.
- The complete application form for enrolment / termination for Flex STP should be submitted, at least 10 days prior to the desired commencement/ termination date.
- All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.

Swing STP

Swing STP is a facility wherein investor can opt to transfer an amount at regular intervals from source scheme of SBI Mutual Fund (SBIMF) to a target scheme of SBIMF including a feature of reverse transfer from target scheme into the source scheme, in order to achieve the targeted market value on each transfer date in the target scheme. This ensures that the market value on each date of the transfer rises by a specified amount at every frequency irrespective of the market price. For example if investor decides that the value of their investment in the target scheme should appreciate by Rs. 1000 per month, then each month investor will invest only to the extent of the shortfall. If appreciation in the target scheme is higher than the target value then this excess value is reverse transferred to the source scheme. Thus the amount to be transferred will be arrived at on the basis of the difference between the target market value and the actual market value of the holdings in the target scheme on the date of transfer.

Terms & conditions of Swing STP are as follows:

- Source scheme: All open ended schemes (Excluding SBI Long Term Equity Fund and ETF schemes) of SBI Mutual Fund.
- Target scheme: Growth option in all open ended schemes (Excluding SBI Long Term Equity Fund and ETF schemes) of SBI Mutual Fund.
- Frequency: Weekly, Monthly and Quarterly intervals. In case the Frequency is not indicated, Monthly frequency shall be treated as the Default Frequency.
- Dates: The dates of transfers/ default dates shall be as under:

Frequency	Dates of Transfers	Default Date
Weekly Interval	1 st , 8 th , 15 th & 22 nd of every month	-

	Monthly Interval	1 st , 5 th , 10 th , 15 th , 20 th , 25 th & 30 th In case of February last working day)	10 th of every month
	Quarterly Interval	1 st , 5 th , 10 th , 15 th , 20 th , 25 th & 30 th (In case of February last working day) The beginning of the quarter could be any month e.g. January, May, November, etc.	10 th of every quarter

In case the date of transfer falls on a non-Business Day, the immediate next Business day will be considered for the purpose of determining the applicability of NAV and processing the transaction.

- The minimum amount for the first installment shall be as follows:
 - Weekly & Monthly frequency: Rs. 1,000 and in multiples of Re. 1
 - Quarterly frequency: Rs. 3,000 and in multiples of Re. 1
- Minimum number of installments
 - Weekly & Monthly frequency: 12
 - Quarterly frequency: 4
- If there is any other financial transaction (purchase / redemption / switch / SIP / DTP etc.) processed in the target scheme/plan/option during the tenure of Swing STP, the Swing STP will be processed as normal STP for the rest of the installments for the fixed amount.
- Amount of transfer: The first Swing STP installment will be processed for the installment amount specified by the investor at the time of enrollment. From the second Swing STP installment onwards, the transfer amount will be derived by the following formula:

(First installment amount X Number of installments including the current installment) – Market Value of the investments through Swing STP in the target scheme/plan/option on the date of transfer.

In case on the STP date, the amount (as specified above) to be transferred is not available in the source scheme/plan/option in the investor's folio, the residual amount will be transferred to the target scheme/plan/option and Swing STP will be closed. Investors have an option to consider earlier investments in the target scheme for calculating Swing STP amount.

- Reverse Transfer: On the date of transfer, if the market value of the investments in the target scheme/plan/option through Swing STP is higher than the target market value (first installment amount X number of installments including the current installment), then a reverse transfer will be effected from the target scheme/plan/option to the

	<p>source scheme/plan/option to the extent of the difference in the amount, in order to arrive at the target market value.</p> <ul style="list-style-type: none"> • Top-up option: Investor can choose Swing STP based on fixed amount installment and additionally investor has an option to choose top-up option. Under this, investor can indicate an absolute amount or percentage (in annualized terms) by which each installment amount will be increased. Amount of transfer will be calculated by taking into consideration of the target market value (including top-up amount) and actual market value of the investments in the target scheme. ○ Amount of transfer: The first Swing STP installment will be processed for the first installment amount specified by the investor at the time of enrollment. From the second Swing STP installment onwards, the transfer amount will be derived by the following formula: <p>In case Top-up amount mentioned as absolute amount: Target market value Minus Market Value of the investments through Swing STP in the target scheme/plan/option on the date of transfer. Target market value = (Target market value at the time of last installment + First installment amount + (Top-up absolute amount X Number of installments excluding the current installment)).</p> <p>Minimum amount for Top-up (absolute amount):</p> <ul style="list-style-type: none"> • Weekly & Monthly frequency: Rs. 50 per installment and in multiples of Re. 1 • Quarterly frequency: Rs. 100 per installment and in multiples of Re. 1 <p>In case Top-up amount mentioned in percentage:</p> <p>Target Market Value less Market Value of the investments through Swing STP in the target scheme on the date of transfer. Target Market Value = (Target market value at the time of last installment + First installment amount + (Target value at the time of last installment X Top-up percentage/ No. of periods))</p> <p>No. of periods will be considered as below:</p> <ul style="list-style-type: none"> ○ For weekly frequency – 48 ○ For monthly frequency – 12 ○ For quarterly frequency – 4 <p>Minimum percentage for Top-up (percentage option): 12% per annum</p> <ul style="list-style-type: none"> • A single STP enrolment Form can be submitted for transfer into one Scheme/Plan/Option only. • The redemption/switch-out of units allotted in the target scheme shall be processed on First In First Out (FIFO) basis. • The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document of the source scheme (target scheme in case of Reverse
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	<p>Transfer) and 'Minimum Purchase Amount' specified in the Scheme Information Document of the target scheme (source scheme in case of Reverse Transfer) will not be applicable for Swing STP.</p> <ul style="list-style-type: none"> • The application for enrollment / termination for Swing STP should be submitted at least 10 days before the desired commencement / termination date. • In case the Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application as per the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day). In case the End Date is not mentioned, the application will be registered for perpetual period. • Load structure prevalent in source & target schemes (for reverse transfer) at the time of Swing STP registration will be applicable during the tenure of the Swing STP. • Swing STP will be automatically terminated if balance is not available in the source scheme/plan/option on the date of Swing STP installment processing. • The Swing STP Facility is available only for units held in Non - demat Mode in the source and target schemes. <p>The Trustees / AMC reserves the right to change / modify the terms and conditions of the Swing STP or withdraw the Swing STP facility at the later date.</p> <p><u>Capital Appreciation Systematic Transfer Plan (CASTP):</u></p> <p>Under this facility investors can transfer capital appreciation from their invested scheme (source scheme) to another open-ended scheme (target scheme). The salient features and terms & conditions of CASTP are given below:</p> <ul style="list-style-type: none"> • Source scheme: This facility is available under Growth option of all open ended schemes [except Equity Linked Savings Scheme & Exchange Traded Funds (ETFs)] of SBI Mutual Fund. • Target scheme: All open ended schemes except ETFs and daily IDCW options. • Frequency: CASTP offers transfer facility at weekly (1st, 8th, 15th & 22nd), monthly & quarterly intervals. • Amount to be transferred: Capital appreciation, if any, will be transferred to the target Scheme, subject to minimum of Rs. 100 on any business day. • Minimum number of installments: • Weekly & monthly frequency – six installments • Quarterly frequency - four installments. • Capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where CASTP has been processed and transferred) and the current CASTP date.
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	<ul style="list-style-type: none"> • The application for enrolment / termination for CASTP should be submitted, at least 10 days prior to the desired commencement/ termination date. • In case Start Date is mentioned but End Date is not mentioned, the application will be registered for perpetual period. • In case End Date is mentioned but Start Date is not mentioned, the application will be registered after the expiry of 10 days from the submission of the application for the date of the transfer mentioned in the application, provided the minimum number of installments is met. • Minimum investment requirement in the target scheme and minimum redemption amount in the source scheme is not be applicable for CASTP. • Default options: <ul style="list-style-type: none"> ○ Between Regular STP, Flex STP and CASTP – Regular STP ○ Between weekly, monthly & quarterly frequency – Monthly frequency ○ Default date for monthly and quarterly frequency – 10th • Investor can register only one CASTP for transfer from a source scheme. • In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of transfer. • Exit load shall be as applicable in the target/source schemes. <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p> <p><u>Switchover facility</u> Unit holders under the scheme will have the facility of switchover between the two Options in the scheme at NAV. Switchover between this scheme and other scheme of the Mutual Fund would be at NAV related prices. Switchovers would be at par with redemption from the outgoing option/Plan/scheme and would attract the applicable tax provisions and load at the time of switchover.</p>
SIP Pause facility	<p>Under SIP pause facility, the investor shall have option to discontinue their SIP temporarily for specific number of instalments. The terms and conditions of SIP Pause facility shall be as follows:</p> <ol style="list-style-type: none"> 1. Investors can pause their SIP at any time by filling SIP pause form and submitting the same at any branch of SBIMF/CAMS. Pause request should be received 15 days prior to the subsequent SIP date. 2. SIP Pause facility is available for SIP registration with Weekly, Monthly, Quarterly, Semi-Annual, and Annual frequency. 3. SIP shall restart immediately after the completion of Pause period.

	<ol style="list-style-type: none"> 4. SIP Pause facility will allow investor to 'Pause' their existing SIP during the tenure of SIP across all frequencies for a period upto one year. The actual number of instalments that will get paused will be as per the SIP frequency. 5. Investors can avail this facility multiple times in the tenure of the existing SIP. 6. SIP Pause facility will not be available for the SIPs sourced/registered through MFU, Exchange & Channel platforms as the mandate is registered by them. 7. If the SIP Pause period is coinciding with the Top-Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top-up amount. For e.g. SIP instalment amount prior to Pause period is Rs. 2,000/- and Top-up amount is Rs. 1,000/-. If the pause period is completed after date of Top-up, then the SIP instalment amount post completion of pause period shall be Rs.3,000/-. 8. In case of multiple SIPs registered in a scheme, SIP Pause facility will be made applicable only for those SIP instalments whose SIP date, frequency, amount and Scheme/Plan is specified in the form. Further for different or multiple SIP mandate in the same scheme, separate SIP Pause Forms are required to be submitted for each SIP mandate. 9. The AMC reserves the right to terminate this facility or modify the conditions of the SIP Pause facility at its discretion. 10. In case of discrepancies in the information provided in the SIP Pause Form and the details registered with the AMC, the details registered with the AMC shall be considered for processing or in case of ambiguity in the SIP Pause Form, the AMC reserves the right to reject the SIP Pause Form. 11. Investor cannot cancel the SIP Pause once registered.
SBI MULTI SELECT facility	<p>With a view to provide convenience and promote diversification benefits to investor(s), SBI Mutual Fund (SBIMF) has introduced a new facility i.e. SBI MULTI SELECT through which an investor can invest in multiple schemes of SBI Mutual Fund with a single cheque. Minimum subscription amount in a scheme would be as per the Scheme Information Document of the respective scheme. However, minimum total investment in the facility shall be INR 20 thousand. The facility is also available through Systematic Investment Plan (SIP). Minimum investment amount in a Scheme would be as per the existing details pertaining to monthly SIP as stated in Scheme Information Document of the respective scheme(s) . Top-up facility will not be available under this facility. All the terms and conditions pertaining to SIP shall also be applicable to SIP through SBI MULTI SELECT facility. Investors are requested to visit www.sbimf.com for detailed terms & conditions of the facility.</p> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future.</p>
MITRA SIP during NFO & Ongoing	'MITRA SIP' is a facility that allows investor to make initial

basis

investment through Systematic Investment Plan (SIP) and after completion of specific tenure switch the units to another Scheme or continue to remain in the Same Scheme as per the option selected by the investor and Systematic Withdrawal through SWP from the target scheme.

Terms and Conditions for MITRA SIP

1. MITRA SIP facility is available under select schemes of SBI Mutual Fund for a fixed SIP tenure of either 8 years, 10 years, 12 years, 15 years, 20 years, 25 years or 30 years.
2. This facility is allowed under 'Monthly' frequency for Growth option of the schemes mentioned in point 3 below.
3. **Schemes eligible for SIP, Switch-in and SWP:** The target scheme can either be the Source Scheme (i.e. SIP scheme) or any one of the pre-defined schemes mentioned below.

Name of Schemes (for SIP)	Name of Schemes (for Switch and SWP)
SBI ESG Exclusionary Strategy Fund	SBI Conservative Hybrid Fund
SBI Large & Midcap Fund	SBI Multi Asset Allocation Fund
SBI Magnum Global Fund	SBI BlueChip Fund
SBI Equity Hybrid Fund	SBI Arbitrage Opportunities Fund
SBI Consumption Opportunities Fund	SBI Short Term Debt Fund
SBI Technology Opportunities Fund	SBI Banking & PSU Fund
SBI Healthcare Opportunities Fund	SBI Equity Savings Fund
SBI Contra Fund	SBI Balanced Advantage Fund
SBI Nifty Index Fund	SBI Equity Hybrid Fund
SBI Focused Equity Fund	
SBI Conservative Hybrid Fund	
SBI Magnum MidCap Fund	
SBI Magnum COMMA Fund	
SBI Flexicap Fund	

	SBI Multi Asset Allocation Fund	
	SBI BlueChip Fund	
	SBI Infrastructure Fund	
	SBI PSU Fund	
	SBI Small Cap Fund	
	SBI Banking & Financial Services Fund	
	SBI Equity Minimum Variance Fund	
	SBI International Access- US Equity FoF	
	SBI Nifty Next 50 Index Fund	
	SBI Balanced Advantage Fund	
	SBI Multicap Fund	
	SBI Nifty Midcap 150 Index Fund	
	SBI Nifty Smallcap 250 Index Fund	
	SBI Dividend Yield Fund	
	SBI BSE Sensex Index Fund	
	SBI Nifty50 Equal Weight Index Fund	
	SBI Energy Opportunities Fund	
	SBI Automotive Opportunities Fund	
	SBI Nifty 500 Index Fund	
	SBI Nifty India Consumption Index Fund	
	SBI Nifty Bank Index Fund	
	SBI Nifty IT Index Fund	
	SBI Quant Fund	
	4. Minimum installment amount under this facility for SIP / SWP would be the same as prescribed under monthly frequencies in the respective Schemes. All other terms and conditions pertaining to SIP and SWP shall be	

applicable for MITRA SIP facility.

5. On completion of the SIP period (either 8 years, 10 years, 12 years, 15 years, 20 Years, 25 years or 30 Years as the case may be), the entire accumulated clear unit balance shall be switched on T+15 calendar days to a pre-defined target scheme (T is the last SIP transaction date of the facility) or continue to remain in the same scheme as per option selected by the investor. In case the source and target scheme is different, then switch out from the source scheme would be subject to applicable exit load and taxes.
6. SWP will commence from the target scheme from next month onwards on the same SIP instalment date. The SWP transaction shall be subject to exit load and taxes, as applicable.
7. Investor can opt for SWP instalment amount as per the matrix below or specific amount to be mentioned, provided that the amount mentioned by the investor is less than or equal to amount mentioned as per the matrix and shall be subject to minimum SWP amount of the respective schemes.

SIP Tenure	Monthly SWP Instalments
8 years	1X monthly SIP instalment
10 years	1.5X monthly SIP instalment
12 years	2X monthly SIP instalment
15 years	3X monthly SIP instalment
20 years	5X monthly SIP instalment
25 years	8X monthly SIP instalment
30 Years	12X monthly SIP instalment

8. For example, for 20 years SIP with instalment amount of Rs 10,000, SWP amount must be less than or equal to Rs 50,000 (i.e. 5 times of monthly SIP instalment). If SWP amount mentioned in the application form is greater than the applicable slab, then it shall lead to rejection of the application. In case investor does not fill in any SWP amount, the default amount shall be as per the applicable slab given above.
9. In case no SIP tenure is selected, the default tenure shall be 12 years. In case no SIP date is selected, the default date shall be 10.
10. In case, no scheme is mentioned as target scheme for SWP, the SWP shall be triggered from the existing

	<p>source SIP scheme itself.</p> <p>11. In case, where SIP and Switch-In scheme is same, no switch shall be initiated and SWP shall be triggered from the source SIP scheme itself.</p> <p>12. SWP Date will be same as the SIP date. The Start date of SWP will be the month following the last SIP instalment date and the SWP End Date will be perpetual i.e. the SWP under this facility shall be processed till units are available in the respective target scheme. In case, the SWP trigger date is a non-business day, the next business day shall be considered as trigger date.</p> <p>13. This facility shall get discontinued in the following events:</p> <p>i) On cancellation of SIP before the end of tenure, the switch trigger and SWP will cease.</p> <p>ii) In case, redemption / switch-out processed in Source Scheme during the SIP tenure, the Switch trigger and SWP will cease, however SIP shall continue under the Source Scheme as normal SIP.</p> <p>iii) In case redemption / switch-out is processed in Source Scheme after the SIP tenure till the execution of switch trigger, the switch trigger and the SWP will cease.</p> <p>14. SIP Top-Up and SIP Pause is allowed under this facility. However, SWP would get registered based on the initial SIP instalment amount / slab mentioned in the application form.</p> <p>15. Under a single folio, an investor can have multiple registrations under this facility. However, if investor wishes to invest in multiple schemes, investor shall have to submit separate MITRA SIP registration forms.</p> <p>16. This facility will not be available under DEMAT mode and for Minor investors.</p>
<p>BANDHAN - SWP for ongoing basis</p>	<p>BANDHAN - SWP is intended to provide regular payout to the children/spouse/parents/sibling (family members) of an individual investor who have invested under the Growth option of the Scheme</p> <p>The details of this facility are as under:</p> <ul style="list-style-type: none"> • This facility will be available to investors with "Individual" status on any of the existing SWP dates viz. 1st / 5th / 10th / 15th / 20th / 25th / 30th (last working day in case of February) only at MONTHLY frequency . • This facility will be available only under the Growth option for both Regular and Direct plans

	<ul style="list-style-type: none"> • This facility will work similar to Systematic Withdrawal Plan (SWP), where the 1st unitholder can apply for the facility and can opt for monthly payment to maximum 3 of his eligible family members specifying the SWP date & amount. The SWP request for this facility should be submitted at least 7 days prior to the first SWP date. If the SWP due date is a nonbusiness day, then the same will be processed on the next business day. • The beneficiary should be resident individual and cannot be an NRI. • Unit holder/s are required to submit the following documents on behalf of the beneficiary at the time of registration for “BANDHAN- SWP” facility. These documents should be attested by unitholder(s). <ul style="list-style-type: none"> ○ Proof of relation such as Passport, PAN card, Birth Certificate, SSC / Degree certificate, Marriage certificate wherein the name of the specified family member is mentioned with the relationship. This document should clearly establish the relationship between the unit holder and the beneficiary. ○ Cancelled cheque of the Bank account OR Copy of Bank Statement/Passbook of the beneficiary family member where the name of the beneficiary and bank a/c no. is printed on it. ○ Proof of ID and Address of the Beneficiary. ○ In case KYC Acknowledgment or specific documents mentioned as proof of ID and address are not available, then the following documents can be submitted. • Proof of Identity - Identity card with applicant’s photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks. • Proof of Address – Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity Card with applicant’s photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks. • The amount of SWP payout will be minimum of Rs.5000/- and in multiples of Rs.1/- thereof. Minimum number of monthly installments would be 12. If no specific amount is mentioned by the unitholder, then the default specified amount will be Rs.5000/- per month. If no SWP date is mentioned, then the default date will be considered as
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	<p>“10th” and if no specific period is mentioned, then the default period will be considered as “perpetual”.</p> <ul style="list-style-type: none"> • Only maximum 3 SWP of a specified amount under the “BANDHAN - SWP” facility per Folio/ Scheme shall be accepted. • Under “BANDHAN - SWP” facility, the beneficiary is restricted to only 3 family member of the first unitholder i.e. child/ sibling above 15 years of age or spouse or either of the parents. It is clarified that the unitholder/s under the same Folio may opt to enroll for normal SWP for self and SWP under “BANDHAN - SWP” facility simultaneously. • “BANDHAN - SWP” facility will discontinue on happening of any OR all of the following events: <ul style="list-style-type: none"> • Value of outstanding units in the investor Folio/Scheme is nil/ insufficient • On completion of SWP period • On receipt of written communication of the death of the 1st unitholder or the registered beneficiary • In the event of change of option under the scheme/s • If the units are under pledge/STOP due to any reason • The holding mode is changed from physical to dematerialized holdings • The investments/payouts under the said facility will be subject to applicable exit load, tax & other provisions applicable to the Scheme • Unitholder has the option to discontinue the “BANDHAN-SWP” facility anytime by submitting cancellation request to SBI Mutual Fund OR our R&T Agent CAMS at least 7 days prior to the next SWP date • All other remaining terms & conditions of normal SWP facility shall also apply to “BANDHAN - SWP” facility. • Any tax liability arising out of such payout under the Bandhan-SWP facility to the registered beneficiary shall be the sole liability of the investor. • SBIMF reserves the right to seek any additional information/document from the unitholder/s as it deems fit and necessary from time to time, failing which, SBIMF reserves the right to cancel the Bandhan-SWP facility. • Separate Bandhan SWP form has to be filled to opt for multiple beneficiaries from a single folio/scheme.
<p>SMS (Short Messaging Service) Transactions facility “(m-Easy)”</p>	<p>The SMS Transactions facility “(m-Easy)” enables Unitholders to subscribe or redeem or switch Units of the Scheme by sending instructions through m-Easy by sending SMS from their registered mobile phone number on a dedicated number i.e. 9210192101 in the below mentioned format.</p> <p>For Purchase, type: INV <AMOUNT> <SCHEME CODE> For Redeem, type: RED <AMOUNT / ALL> <SCHEME CODE> For Switch, type: SWT <AMOUNT / ALL> <FROM SCHEME CODE> <TO SCHEME CODE></p>

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

Additional services which are available through the SMS (Short Messaging Service) Transactions facility "(m-Easy)":

1. Investors have an option to mention the default scheme/plan/option for the folio in the SMS Registration cum Debit Mandate form, which enables investor(s) to send SMS without mentioning the scheme code to transact in the default scheme/plan/option.
2. In addition to Purchase, Redemption & Switch transactions, investor can also register SIP through m-easy facility with default SIP date, frequency & period. Default SIP date, frequency & period will be considered as 10th of every month with perpetual option.
3. Investor(s), whose mobile number is / are registered in the folio can also avail following additional services by sending an SMS to the dedicated number i.e. 9210192101. For availing this facility no registration is required.:
 - (i) Portfolio valuation:
 - (ii) Details of last three processed transactions
 - (iii) latest NAV of scheme/plan
 - (iv) statement of account via e-mail (a valid e-mail address should be registered in the folio to avail this service)

Investors are requested to visit our website www.sbimf.com for scheme/plan codes, terms & conditions and SMS keywords.

Registration related Terms and Conditions:

- a) The SMS transactions facility "(m-Easy)" (Facility) is available only for KYC compliant Individual investors (including guardians on behalf of minor) with 'Single' or 'Anyone or Survivor' holding.

	<p>b) In order to avail this Facility, the Unit holder(s) of SBI Mutual Fund shall be required to provide all the details as mentioned in the 'Registration cum Debit Mandate form'.</p> <p>c) Currently, this Facility is available for purchase and redemption (for amounts less than Rs 1 crore) and can be modified/changed at the sole discretion of SBI Mutual Fund without any prior notice of whatsoever nature.</p> <p>d) This Facility is available for purchase or redemption transactions in terms of 'Amount' only and transaction in terms of 'units' cannot be accepted. The minimum purchase/redemption amount in the respective plan / option of the respective scheme of SBI Mutual Fund will be applicable for each transaction.</p> <p>e) Mobile Number Registration: Unit holder(s) of SBI Mutual fund will have to register a mobile number issued in India in their folio for availing this Facility. The mobile number provided in the debit mandate shall be updated / overwritten in the folio for which the Facility is contemplated.</p> <p>f) One Mobile Number and One Folio Combination: This Facility is available with a condition that one mobile number can be registered with one folio and/or one folio can be registered with one mobile number only. In other words, Unit holder(s) cannot register the same mobile number in more than one folio to avail this Facility. However, it is clarified that other folios may have same mobile number for availing transaction alerts.</p> <p>g) Unit holder(s) will also need to inform SBI Mutual Fund or its Registrar and Transfer Agents viz. M/s. Computer Age Management Service Ltd. ("RTA") about any change in their bank account number, mobile number or email id by submitting a duly signed written request.</p> <p>h) Unit holder(s) further accept(s) that submission of an application for availing this Facility does not automatically imply acceptance of the same by SBI Mutual Fund. SBI Mutual Fund reserves the right to reject an application without assigning reason thereto.</p> <p>i) Under this Facility, the Unit holder(s) of SBI Mutual Fund may choose to purchase or redeem by sending an SMS.</p>
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- j) Currently this Facility to transact via SMS is available only for the scheme / plan and option as listed in the Debit Mandate.

Transaction related to Terms and Conditions:

- a) Unit holder(s) of SBI Mutual Fund can start transacting using this Facility only after successful registration of the Debit Mandate with their bankers and receipt of confirmation letter/SMS/email from SBI Mutual Fund.
- b) Applicable NAV for the transaction will be dependent upon the time of receipt of the SMS into the server of the RTA, electronically time-stamped and other factors like scheme, type of transaction, amount, date of realization of funds under SEBI regulations and will be treated on par with similar transactions received through other modes. For the purpose of this Facility, such RTA office would be considered as an Official Point of Acceptance of the transaction.
- c) In case the mode of holding is 'Anyone or Survivor', this facility is available to the first named holder only.
- d) Unit holder(s) of SBI Mutual Fund agree/s and acknowledge/s that any transaction, undertaken using the registered mobile number shall be deemed to have been initiated by the Unit holder(s).
- e) If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word or due to non-receipt of the SMS message by the RTA for any reason whatsoever or due to late receipt of SMS due to mobile network congestions or due to non-connectivity or any other reason beyond the control of SBI Mutual Fund or its Registrars, the Unit holder(s) will not hold SBI Mutual Fund and/or its Registrars responsible for the same.
- f) The request for purchase/redemption transaction should be considered as completed only upon receipt of the confirmation to that effect from RTA on the registered mobile number or email id of the Unit holder(s) of the Fund.
- g) In case of receipt of multiple confirmations from the RTA against a single transaction request, the same needs to be brought to the immediate attention of SBI Mutual Fund/RTA. Any transaction request on a non-Business Day will be deemed to have been received on the next Business Day in accordance with the provisions provided in the Scheme Information Document ('SID') of the schemes and/or Statement of

	<p>Additional Information ('SAI') and processed accordingly.</p> <p>h) The Unit holder(s) availing this Facility shall check his / her bank account records carefully and promptly and if the Unit holder(s) believe(s) that there has been an error in any transaction using the Facility or that an unauthorized transaction has been effected, the Unit holder(s) shall immediately notify SBI Mutual Fund / RTA in writing or by e-mail.</p> <p>i) Purchase transactions under this Facility will be processed with the ARN code of the distributor through whom the last transaction was processed in the folio and consequently the amount invested may stand reduced to the extent of transaction charges if the distributor concerned has opted-in for the same. Unit holder(s) are advised to check with their distributors regarding the same before initiating purchase transactions. Requests for change/altering distributor code shall not be considered.</p> <p>The AMC reserves the right to add or delete the name of the Scheme(s)/plan(s)/option(s) under m-Easy facility at a later date.</p> <p><u>Bank Account registration for Debit towards Purchases:</u></p> <p>a) Currently this Facility is available with certain banks and their branches that participate in RBI facilities like ECS / NECS / RECS /NACH or where SBI Mutual Fund may have a specific tie-up with banks. Please note that the list of banks and branches may be modified/ updated/ changed/ removed at any time in future at the sole discretion of SBI Mutual Fund without assigning any reasons or prior notice.</p> <p>b) Unit holder(s) of SBI Mutual Fund will have to register and specify a single bank mandate for purchases through this Facility in Debit Mandate. The bank account number mentioned in the Debit Mandate is intended to be debited towards subscription only. Please note that only the existing bank account details registered in the folio shall be considered (by default) for payment of redemption proceeds.</p> <p>c) The responsibility of the bank account information provided in the Debit Mandate or any other application form for this Facility solely rests with the Unit holder(s) and SBI Mutual Fund/RTA will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data / information furnished by the Unit holder(s).</p>
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	<ul style="list-style-type: none"> d) Unit holder(s) need to submit an original CANCELLED cheque of the bank account which is being mandated for this Facility, failing which registration may not be processed. e) Unit holder(s) acknowledge/s to make payments for subscription of units from their respective bank account(s) in compliance with applicable provisions relating to third party payments detailed in the SID / SAI and ensure that the payment will be through legitimate sources only. f) The Debit mandate signed by the Unit holder(s) will be duly sent by SBI Mutual Fund/RTA/service providers to the unitholders' bank for registration under various arrangements like Direct Debit or RBI ECS Facility. g) It will be the sole responsibility of the unitholders' bank to ensure registration of the Debit Mandate and confirm registration. If no confirmation of registration or rejection is received within a reasonable time by SBI Mutual Fund/RTA/service providers, the same shall be deemed to have been registered and a confirmation to that effect shall be sent to the unitholders. h) The Unit holder(s) shall ensure availability of sufficient funds in their respective bank account as specified in the Debit Mandate, at the time of requesting a transaction using this Facility and at the time of bank account being debited. i) The bank account of the Unit holder may be debited towards the purchase either on the same day of transaction or within a period of one to seven business days depending upon the clearing/ECS cycle for the location concerned. However, in case of non-receipt of funds, for whatsoever reasons, the transaction shall stand cancelled/null and void and the units allotted, if any would be reversed. j) The Unit holder(s) agree that SBI Mutual Fund/RTA/service providers shall not be held liable for any unsuccessful registration and/or transaction due to any action or inaction of the Unit holder(s) bank including but not limited to reasons mentioned below and agree to indemnify SBI Mutual Fund/RTA against all liabilities, losses, damages and expenses which they may consequently incur/sustain either directly or indirectly: <ul style="list-style-type: none"> i. Loss of the Debit Mandate in transit from SBI Mutual Fund/RTA/service provider to point of acceptance of the form to RTA head office and further dispatch to the Unit holder(s)' bank branch, where such loss has not occasioned as a result of
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	<p>a gross negligence or willful default on the part of SBI Mutual Fund /RTA;</p> <ul style="list-style-type: none"> ii. Non-acceptance/non-registration or rejection of Debit Mandate for whatsoever reason by the Unit holder's bank; iii. Transaction/s not getting processed due to non-confirmation of registration/rejection by the Unit holder's bank within a reasonable time; iv. Rejection of transaction/s due to non-registration/non-availability of funds or any other reason/s whatsoever; v. Any other such reason beyond the reasonable control of SBI Mutual Fund/RTA/service provider. <p>This facility is available in the all Schemes / Plans of SBI Mutual Fund under Regular Plan as well as Direct Plan.</p> <p>Unit holder(s) are requested to note that SBI Mutual Fund reserves the right to amend the terms and conditions, or modify, or discontinue this Facility for existing as well as prospective investors at anytime in future</p>
Facilitating transactions through Stock Exchange Mechanism	<p>In terms of paragraph 16.2.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, units of the Scheme can be transacted through all the registered stock brokers of the National Stock Exchange of India Limited and / or BSE 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>Further in line with paragraph 16.2.12 of SEBI Master Circular for Mutual Funds dated June 27, 2024, it has been decided to allow investors to directly access infrastructure of the recognised stock exchanges to purchase mutual fund units directly from Mutual Fund/ Asset Management Companies. SEBI circular has advised recognised stock exchanges, clearing corporations and depositories to make necessary amendment to their existing byelaws, rules and/or regulations, wherever required.</p>

III. Other Details

A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided

Not Applicable.

B. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report

(i) Half Yearly disclosure of Un-Audited Financials:

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. <https://www.sbimf.com/annual-financial-reports> and that of AMFI www.amfiindia.com. 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.

(ii) Half Yearly disclosure of Scheme's Portfolio:

In terms of SEBI notification dated May 29, 2018 read with SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018, on half year basis (i.e. March 31 & September 30), the portfolio of the Scheme shall be disclosed as under:

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. www.sbimf.com and on the AMFI's website i.e. www.amfiindia.com within 10 days from the close of the half-year.
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.
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. www.sbimf.com and on the website of AMFI i.e. www.amfiindia.com 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.
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.

(iii) Monthly Disclosure of Schemes' Portfolio Statement

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 www.sbimf.com and on the AMFI's website i.e. www.amfiindia.com 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.

(iv) Annual Report:

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:

1. The Scheme wise annual report / abridged summary thereof shall be hosted on website of the Fund i.e., <https://www.sbimf.com/annual-financial-reports> and on the website of AMFI i.e. www.amfiindia.com. The physical copy of the scheme-wise annual report or abridged summary shall be made available to the unitholders at the registered office of SBI Mutual Fund at all times.
2. The scheme annual report or an abridged summary thereof shall be emailed to those unitholders whose email addresses are registered with the Fund.

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. www.sbimf.com and on the website of AMFI i.e. www.amfiindia.com 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.
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.

(v) Tracking Error

Tracking error shall be disclosed based on past one year rolling data, on a daily basis, at www.sbimf.com and www.amfiindia.com. The Fund must ensure that the Tracking Difference does not exceed more than 1.25% on a 1 year basis. If the tracking difference over one year period is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any.

(vi) Tracking Difference

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. It will be the endeavor of the fund manager to keep the tracking difference as low as possible.

The updated constituents of the indices and methodology for the Scheme will be available on their www.sbimf.com 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 www.sbimf.com.

(vii) Product Labelling

The Risk-o-meter shall have following six levels of risk:

- i. Low Risk
- ii. Low to Moderate Risk
- iii. Moderate Risk
- iv. Moderately High Risk
- v. High Risk and
- vi. Very High Risk

The evaluation of risk levels of a Scheme shall be done in accordance with Paragraph 17.4 of SEBI Master Circular for mutual funds dated June 27, 2024 as amended from time to time.

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 www.sbimf.com 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 www.sbimf.com and AMFI website. Risk-o-meter details shall also be disclosed in scheme wise Annual Reports and Abridged summary.

(viii) Scheme Summary Document

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.

Scheme Summary Documents shall be disclosed on www.sbimf.com, www.amfiindia.com 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.

(ix) Benchmark Riskometer

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:

- a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed
- b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.

Further, the portfolio disclosure in terms of para 5.17 of SEBI Master Circular for Mutual Funds dated June 27, 2024 on 'Go Green Initiative in Mutual Funds' shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.

(x) Other disclosures

A. The Fund shall disclose the following on monthly basis:

- i. Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme
- ii. Name and exposure to top 7 groups as a percentage of NAV of the scheme.
- iii. Name and exposure to top 4 sectors as a percentage of NAV of the scheme.

B. Change in constituents of the index, if any, shall be disclosed on www.sbimf.com the day of change.

The updated constituents of the indices and methodology for the Scheme will be available on their www.sbimf.com 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 www.sbimf.com

C. Transparency/NAV Disclosure

The AMC will calculate and disclose the first Net Asset Value not later than 5 business days from the date of allotment. 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 www.sbimf.com and www.amfiindia.com.

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) and on website of the Mutual Fund (www.sbimf.com) 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.

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

D. Transaction charges and stamp duty-

Transaction charges – Not Applicable.

E. 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, Switch-in, IDCW Reinvestment & Systematic transactions viz. SIP / STP-in etc.) to the unit holders would be reduced to that extent.

For more details, please refer SAI.

F. Associate Transactions-

Please refer to Statement of Additional Information (SAI).

G. Taxation-

For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

Tax	Resident Investors	Non-Resident Investors	Mutual Fund
Tax on Income Distribution under IDCW Option ²	Taxable at normal tax rates applicable to investor ^{3 5}	20% ^{3 5}	Nil ¹
Capital Gains ⁴			
a) Long Term (period of holding: more than 12 months)	12.50% ³ on gains exceeding Rs.1,25,000 in a year (without indexation benefit)	12.50% ^{3 5} on gains exceeding Rs.1,25,000 in a year (without indexation & foreign exchange fluctuation benefit)	
b) Short Term (period of holding: up to 12 months)	20% ³	20% ^{3 5}	

1. 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.
2. With effect from April 1, 2020, income distributed by a mutual fund in respect of units of mutual funds is taxable in the hands of the unitholders at normal tax rates (plus applicable surcharge and cess).
3. Basic Tax shall be increased by surcharge as per applicable rate and Health & Education Cess at the rate of 4% on aggregate of basic tax & surcharge.
4. Securities Transaction Tax (STT) @ 0.001% is applicable on redemption of units of equity-oriented mutual funds.
5. 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 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.

In case of Resident Investors: TDS is applicable at the rate of 10% on income distributed in excess of Rs.5,000 by a mutual fund.

In case of Non-Resident Investors: TDS is applicable on any income in respect of units of a Mutual Fund at lower of 20% (plus applicable surcharge and cess) 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 (No. 2) Act 2024 at the time of redemption of units in case of Non-Resident investors (other than FIIs) only.

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 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. In case PAN is inoperative, then TDS as per Section 206AA would apply, subject to Rule 37BC of the Income-tax Rules, 1962.

The above income-tax/TDS rates are in accordance with the provisions of the Income-tax Act, 1961 as amended by Finance (No. 2) Act 2024. 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.

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.

The above information is provided for only general information purposes and does not constitute tax or legal advice. In view of the individual nature of tax benefits, each investor is advised to consult with his/ her tax consultant with respect to the specific direct tax implications arising out of their transactions.

H. Rights of Unitholders-

Please refer to SAI for details.

I. List of official points of acceptance: Please refer to our website <https://www.sbimf.com/contact-us> for list of Official Points of Acceptance of SBIMF.

J. 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.

Please refer to our website <https://www.sbimf.com/offer-document-sid-kim> for details.

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

Date of Approval of the scheme by SBI Mutual Fund Trustee Company Private Limited on May 28, 2024. The Trustees have ensured that SBI Nifty Bank index fund 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

Sd/-

Place: Mumbai
Date: January 13, 2025

Name : **Nand Kishore**
Designation : **Managing Director & CEO**

SBI FUNDS MANAGEMENT LTD - BRANCHES

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Marg, Jamnagar-361008, Tel: 0288-3206200. **Jamshedpur:** Tee Kay Corporate Towers, Third Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur-831001, Jharkhand, Tel: 0657-2320015, Email ID: camsjpr@camsonline.com **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, Ist Chopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT:** Jail road, Dholasatra, Near Jonaki Shangha Vidyalaya, Post Office – Dholasatra, Jorhat – 785001, Assam, Tel : 0376-2932558. **JORHAT:** Singh building, Ground Floor, C/o-Prabhdeep Singh, Punjabi Gali, Opposite V-mart, Gar Ali, PO & PS, Jorhat – 785 001, Assam. **Phone No:** 7086113787, **Email ID:** camsjor@camsonline.com **Junagadh:** "AASTHA PLUS", 202-A, 2nd floor, Sardarbag road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh

– 362001, Gujarat, Tel: 0285-6540002. **KALYAN: CAMS Service Centre.** Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opposite KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan West – 421 301. Email ID: camskyn@camsonline.com **Kadapa:** D.No: 3/2151/2152, Shop No: 4, Near Food Nation, Raja Reddy Street, Kadapa – 516 001, Andhra Pradesh , Tel: 08562-248695 **Email ID:** camskdp@camsonline.com . **KANGRA:** Collage Road, Kangra, District Kangra-176001, Himachal Pradesh **Email ID:** camskan@camsonline.com Phone no:01892-260089 **Kakinada:** D No-25-4-29,1st floor, Kommireddy Vari Street, Beside Warf Road, Opposite Swathi Medicals, Kakinada - 533001, Andhra Pradesh, Phone No.: 0884-6560102. **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur-670004, Tel: 497-324 9382. **Kanpur:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur-208 001, Tel: 0512-3918003, 3918000, 3918001, 3918002. **Karimnagar:** HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar -505 001, Tel: 878-3205752, 3208004. **KARNAL** 29, Avtar Colony,Behind Vishal Mega Mart, Karnal – 132001, **KARUR:** No A5 75/1, Vajiyapuri Nagar, 2 nd Cross, Kurur – 639 002, Tamil Nadu. **Phone No:** 04324-233893 **Email ID:** camskar@camsonline.com **Kasaragod :** KMC XXV/88, I, 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod – 671121. Tel: 04994-224326 **KASHIPUR:** Dev Bazar, Bazpur Road, Kashipur-244713 Email ID camskpv@camsonline.com **Katni:** 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI-483 501, Tel: 7622-322104. **KATIHAR:** C/o, Rice Education and IT Centre, Near Wireless Gali, Amla Tola Road, Katihar, Bihar – 854105. **Email ID:** camskir@camsonline.com **Kestopur:** S.D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West), Shop No. 1M, Block –C (Ground Floor), Kestopur – 700101, Kolkata. **Khammam :** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyr Road, Near Baburao Petrol Bunk, KHAMMAM-507 001, Tel: 8742-323973. **Kharagpur:** Silver Palace, OT Road, Inda-Kharagpur, G.P-Barakola, P.S- Kharagpur Local – 721305, District West Midnapore, Phone No.: 9800456034. **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **Kolkata:**CAMS Collection Center 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, “Shreeram Chambers” Kolkata -700 001. **Korba:** KH. No. 183/2G, Opposite Blue Diamond The Hotel, T.P. Nagar, Korba, 495677 Chhattisgarh. **Phone No:** 7759 356037 **Email ID:** camskrba@camsonline.com **Kota:** B-33 'KalyanBhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **Kottayam:** Thamarapallil Building, Door No - XIII/658, M L Road, Near KSRTC Bus Stand Road, Kottayam – 686001, Phone No.: 9207760018. **KRISHNANAGAR:** R.N Tagore Road,In front of Kotwali P. S.,Krishnanagar, Nadia.Pin-741101 **Kumbakonam:** No. 28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612001. **Email ID:** camskum@camsonline.com **Phone No.:** 0435-2403747 **Kurnool:** Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri,39th Ward, Kurnool - 518001, Andhra Pradesh. Tel: 08518-650391. **KUKATPALLY:** No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad – 500072. **Lucknow:** Office no,107,1st floor, Vaishali Arcade Building, Plot no 11, 6 Park Road, Lucknow – 226001, Uttar Pradesh. **Phone No:** 0522 – 4007938 **Email ID:** camsluc@camsonline.com **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301 8000, 301 8001. **Madurai:** Shop No 3, 2nd Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai - 625001. **Phone No.:** 0452- 4983515 **Email ID:** camsmdu@camsonline.com **MANDI:** 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi - 175001. Email ID: camsmdi@camsonline.com **MANDI GOBINDGARH:** Opp State Bank Of India ,Harchand Mill Road,Motia Khan, Mandi Gobindgarh -147301, Punjab. **Email ID:** camsmgg@camsonline.com **Phone no:** 01765-506175 **MAHABUBNAGAR:** H.No: 14-3-178/1B/A/1,Near Hanuman Temple, Balaji Nagar, Boothpur Road, Mahabubnagar- 509001, Telengana, Tel : 08542-222529, **Email ID:** camsmbnr@camsonline.com Tel : 09440033182 **MALAPPURAM:** Kadakkadan Complex,Opp central school,Malappuram-676505, Kerala **Email ID:** camsmalp@camsonline.com Phone no: 483-2737101 **Malda:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 351- 2269071 / 03512 -214335. **MANDI GOBINDGARH:** Opp State Bank Of India ,Harchand Mill Road,Motia Khan, Mandi Gobindgarh - 147301, Punjab **Email ID:** camsmgg@camsonline.com **Phone no:** 01765-506175 **Mangalore: 14-6-674/15(1), shop no -UG11-2, Maximus complex, light house hill road, Mangalore- 575 001, Karnataka, Tel:** 0824-4627561, **Email ID:** camsmn@camsonline.com **Manipal:** Shop No. A2, Basement Floor, Academy Tower, Opp. Corporation Bank,Manipal – 576104. Email ID: camsmpl@camsonline.com Phone No: 9243689046 **Mapusa (Parent ISC : Goa):** Office No 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa – 403 507, Goa.. **Margao:** F4 -

Classic Heritage, Near Axis Bank, Opposite BPS Club, Pajifond, Margao, Goa - 403 601. Tel no.: 0832-6480250, **Mathura:** 159/160 Vikas Bazar, Mathura-281001, Tel: 0565-3207007. **Meerut:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002, Tel: 0121-325 7278. **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehshana, Mehshana-384 002, Tel: 2762-323985, 323117. **Mirzapur:** Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. **Phone No:** 05442 – 220282 **Email ID:** camsmpr@camsonline.com **MIRAZAPUR:** First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. **Email ID:** camsmpr@camsonline.com **Phone no:** 5442 – 220282 **Moga:** Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MOGA: Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142 001, Punjab, Phone no:**01636 – 513234, **Email ID:** camsmog@camsonline.com **Moradabad:** H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001, Tel: 0591- 6450125. **Mumbai:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. **Muzzafarpur:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 9386350002. **MUZAFFARNAGAR:** 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar-251001 Email ID: camsmrn@camsonline.com Phone no:131 - 2442233/09027985915 **Mysore:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore-570009, Tel: 0821-3294503. **MANCHERIAL 3 – 407 / 40 – 4, Basement Floor, Royal Enfield Show Room Building, Bellampally Road, Mancherial – 504302, Telangana. Phone No - 08736-356325 Email ID:** camsmci@camsonline.com. **Nadiad (Parent TP: Anand TP):** F-134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001, Gujrat. **Nagercoil:** 47, Court Road, Nagercoil-629 001, Tel: 4652-229549. **Nagpur:** 145 Lendra, New Ramdaspath, Nagpur-440 010, Tel: 0712-325 8275, 3258272, 2432447. **NAGAON :** Amulapathy, V.B.Road, House No.315 ,Nagaon-782003, Assam Email ID: camsnag@camsonline.com Phone no: 03672-250111 **Namakkal:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. **Nalbari:** Ground Floor, Allahabad Bank Building, Dhamdhama Road, Nalbari – 781335, Phone No.: 09854093901/09864033980. **NALGONDA:** 6-4-80, 1st Floor, Above Allahabad Bank, Opposite To Police Auditorium, VT Road, Nalgonda – 508001. **Email ID:** camsnlg@camsonline.com **Nasik:** 1st Floor, " Shraddha Niketan ", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422 002, Phone No.: 0253 – 6450102. **Nanded:** Shop No.8,9 Cellar "Raj Mohammed Complex", Main Road, Sree Nagar, Nanded-431605, Phone No.: 9579444034. **Navsari:** 214-215, 2nd floor, Shivani Park, Opposite Shankheswar Complex, Kaliawadi, Navsari – 396445, Gujarat, Tel: 02637 – 236164 **Email ID:** camsnvs@camsonline.com. **Nellore:** Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore-524001, Tel: 0861-2302398, **Email** camsnel@camsonline.com. **New Delhi :** 7-E, 4th Floor, DeenDayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi -110 055, Tel: 011-30482468, 30588103, 30482468. **New Delhi:** Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058. Email ID: 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 **Ongole:** Shop No:1128, First Floor, 3rd Line, Sri **Bapuji Market Complex**, Ongole – 523001, Andhra Pradesh. Tel: 08592 – 281514 Email ID: camsoge@camsonline.com **Palakkad:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. **Palanpur:** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opposite Old Gunj, Palanpur - 385001., Tel: 9228000472 Email ID: campal@camsonline.com. **Panipat:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. **PATHANKOT:** Ground Floor, Saili Road, Adjoining Toys World, Pathankot – 145001, Punjab . **Contact no-** 9781118415 **Email ID:** cs.pathankot@sbimf.com . **Patiala:** 35, New LalBagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **Patna:** 301B, Third Floor, Patna One Plaza, Near Dak bungalow Chowk, Patna- 800001, Bihar, **Phone No:** 0612-2999153, **Email ID:** campat@camsonline.com **Pondicherry:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORT BLAIR** C-101/2, 1st Floor, Near Cottage Industries, Middle Point (Phoenix Bay), Port Blair - 744101, South Andaman, Andaman and Nicobar Islands..Phone No: 03192-230306/230506 . **Email ID:** camsptb@camsonline.com **Pune:** Vartak Pride , 1st floor, Survay No 46, City Survay 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 ID: camspra@camsonline.com Phone no: 5342-221941 PITAMPURA:** Aggarwal Cyber Plaza-Ii, Commercial Unit No 371, 3rd 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, **Email 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 **Email 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 ID:** 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 ID:** 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, 2nd 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 ID:** 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 Iskon Mandir, Ambicapatty, Silchar - 788004, Assam. **Phone No:** 03842-221228 **Email ID:** camsslc@camsonline.com **Siliguri:** 78, Haren Mukherjee Road, 1st floor, Besides SBI Hakimpura, 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, Sonepat – 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 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp. Chandramouli, Departmental Store, Near Seven Roads Junction, Srikakulam-532001, Andhra Pradesh **Tel:** 08942-228288, **Email ID:-** camssrk@camsonline.com **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 09389 403149. **Surat:** Shop No – G - 5, International Commerce Center, Near

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