



## SCHEME INFORMATION DOCUMENT

### SBI MAGNUM GILT FUND

An open ended Debt Scheme investing in government securities across maturity.  
A relatively high interest rate risk and relatively low credit risk

Product Labeling of the Scheme	
<b>This product is suitable for investors who are seeking*:</b>	 <p>Investors understand that their principal will be at moderate risk</p>
<ul style="list-style-type: none"> <li>Regular income and capital growth for medium to long term</li> <li>Investment in government securities</li> </ul>	

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

First Tier Benchmark of the Scheme	NIFTY All Duration G-Sec Index
First Tier Benchmark Riskometer	 <p>The benchmark riskometer is at Moderate risk</p>

### Continuous Offer of Magnum / Units at NAV related price

Potential Risk Class of the Scheme			
Credit Risk→	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A- III		

<b>Mutual Fund</b>	<b>Trustee Company</b>	<b>Asset Management Company</b>
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
<b>Corporate Office</b>	<b>Registered Office:</b>	<b>Registered Office:</b>
9 <sup>th</sup> Floor, Crescenzo, C- 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051	9 <sup>th</sup> Floor, Crescenzo, C- 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051	9 <sup>th</sup> Floor, Crescenzo, C- 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051

[www.sbimf.com](http://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 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 / OPAT of SBI MF/ Website / Distributors or Brokers.**

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

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

**The Scheme Information Document should be read in conjunction with the SAI and not in isolation. This Scheme Information Document is dated April 28, 2023.**

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## HIGHLIGHTS OF THE SCHEME

<b>Name of the Scheme</b>	SBI Magnum Gilt Fund (earlier known as SBI Magnum Gilt Fund - Long Term Plan)																																				
<b>Type of Scheme</b>	An open ended Debt Scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.																																				
<b>Scheme Code</b>	SBIM/O/D/GIL/00/11/0015																																				
<b>Investment Objective</b>	To provide returns to the investors generated through investments in Government securities issued by the Central Government and/or State Government(s).																																				
<b>Plans(s)/Options(s)</b>	<p>The Scheme has Regular Plan and Direct plan. Both plans have Growth &amp; IDCW options. IDCW option has Reinvestment, Payout &amp; Transfer facilities.</p> <p><b>Direct Plan:</b></p> <p>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 <b>Section IV – Fees and Expenses – B. – Annual Recurring Expenses</b>. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.</p> <p><b>Eligible investors:</b> All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p><b>Modes for applying:</b> Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund.</p> <p><b>How to apply:</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Investors should also indicate "Direct" in the ARN column of the application form.</li> </ul> <p><b>Regular Plan</b></p> <p>This Plan is for investors who wish to route their investment through any distributor.</p> <p>In case of Regular and Direct plan the default plan under following scenarios will be:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; padding: 2px;">Scenario</th> <th style="text-align: center; padding: 2px;">Broker Code mentioned by the investor</th> <th style="text-align: center; padding: 2px;">Plan mentioned by the investor</th> <th style="text-align: center; padding: 2px;">Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td style="text-align: center; padding: 2px;">1</td> <td style="text-align: center; padding: 2px;">Not mentioned</td> <td style="text-align: center; padding: 2px;">Not mentioned</td> <td style="text-align: center; padding: 2px;">Direct Plan</td> </tr> <tr> <td style="text-align: center; padding: 2px;">2</td> <td style="text-align: center; padding: 2px;">Not mentioned</td> <td style="text-align: center; padding: 2px;">Direct</td> <td style="text-align: center; padding: 2px;">Direct Plan</td> </tr> <tr> <td style="text-align: center; padding: 2px;">3</td> <td style="text-align: center; padding: 2px;">Not mentioned</td> <td style="text-align: center; padding: 2px;">Regular</td> <td style="text-align: center; padding: 2px;">Direct Plan</td> </tr> <tr> <td style="text-align: center; padding: 2px;">4</td> <td style="text-align: center; padding: 2px;">Mentioned</td> <td style="text-align: center; padding: 2px;">Direct</td> <td style="text-align: center; padding: 2px;">Direct Plan</td> </tr> <tr> <td style="text-align: center; padding: 2px;">5</td> <td style="text-align: center; padding: 2px;">Direct</td> <td style="text-align: center; padding: 2px;">Not Mentioned</td> <td style="text-align: center; padding: 2px;">Direct Plan</td> </tr> <tr> <td style="text-align: center; padding: 2px;">6</td> <td style="text-align: center; padding: 2px;">Direct</td> <td style="text-align: center; padding: 2px;">Regular</td> <td style="text-align: center; padding: 2px;">Direct Plan</td> </tr> <tr> <td style="text-align: center; padding: 2px;">7</td> <td style="text-align: center; padding: 2px;">Mentioned</td> <td style="text-align: center; padding: 2px;">Regular</td> <td style="text-align: center; padding: 2px;">Regular Plan</td> </tr> <tr> <td style="text-align: center; padding: 2px;">8</td> <td style="text-align: center; padding: 2px;">Mentioned</td> <td style="text-align: center; padding: 2px;">Not Mentioned</td> <td style="text-align: center; padding: 2px;">Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall</p>	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
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	<p>contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> <p>Default among Growth &amp; Income Distribution cum Capital withdrawal (IDCW) option will be Growth option. For IDCW mode between IDCW reinvestment, IDCW payout and IDCW transfer, default will be IDCW reinvestment.</p> <p>Investor can select only one option either IDCW Payout or IDCW Re-investment in IDCW plan at a Scheme and folio level. Any subsequent request for change in IDCW option viz. IDCW Payout to IDCW Re-investment or vice-versa would be processed at the Folio / Scheme level and not at individual transaction level. Accordingly, any change in IDCW option (IDCW Re-investment/ IDCW Payout) will reflect for all the units held under the scheme / folio.</p>
<b>Income Distribution cum capital withdrawal (IDCW) Frequency</b>	<p>The IDCW option under the Plans will endeavour to declare IDCWs on a quarterly basis subject to the availability of distributable surplus as per applicable SEBI guidelines. The IDCW option under the Plans offers the facility of IDCW payout or IDCW reinvestment of dividend.</p>
<b>Minimum Investment</b>	<p>Rs. 5000/- &amp; in multiples of Re.1</p> <p>Note – For investments made by designated employees of SBI Funds Management Limited in terms of SEBI circular dated April 28, 2021 and September 20, 2021, requirement for minimum application/ redemption amount will not be applicable</p>
<b>Additional Purchase amount</b>	<p>Rs. 1000/- &amp; in multiples of Re.1</p>
<b>Minimum Redemption</b>	<p>Rs. 500/- or 1 Magnum / units or account balance whichever is lower</p> <p>Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount, as per the scheme features, the Fund reserves the right to redeem the balance units at applicable repurchase price.</p> <p>Note – For investments made by designated employees of SBI Funds Management Limited in terms of SEBI circular dated April 28, 2021 and September 20, 2021, requirement for minimum application/ redemption amount will not be applicable</p>
<b>Switches</b>	<p>Investors have the facility to switchover between the Plans at NAV. Also, switchover facility at the NAV related prices to other open ended schemes of SBI Mutual Fund is available.</p>
<b>Transparency</b>	<p>The NAV will be calculated and disclosed on every business day. NAVs will also be displayed on the website of the Mutual Fund.</p> <p>NAV will be disclosed in the manner as may be specified under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and on website of the Mutual Fund (<a href="http://www.sbimf.com">www.sbimf.com</a>) by 11.00 p.m. Further, the Mutual Fund shall send the latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.</p> <p>The Mutual Fund shall disclose portfolio as on the last day of the month of the respective Scheme on its website viz. <a href="http://www.sbimf.com">www.sbimf.com</a> on or before the tenth day of the succeeding month in the prescribed format. In terms of SEBI notification dated May 30, 2018, a complete statement of the Scheme portfolio would also be sent by the Mutual Fund to all unitholders within 10 days from the close of each half year (i.e. March 31 &amp; September 30) in the manner as may be specified by the Board.</p>

<b>Liquidity</b>	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
<b>First Tier Benchmark Index</b>	NIFTY All Duration G-Sec Index
<b>Liquidity Support from RBI</b>	The scheme will be entitled to the facility of liquidity support from RBI subject to obtaining approval from RBI under its scheme of extending liquidity support to dedicated gilt funds.

## I. INTRODUCTION

### A. RISK FACTORS

#### 1. Standard Risk Factors

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

#### 2. Scheme-specific Risk Factors

- a. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document.
- b. Redemption by the Magnum / Unit Holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund their directors or their employees shall not be liable for any tax consequences that may arise.
- c. The tax benefits described in this Scheme Information Document are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Magnum / Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Magnum / Unit Holder is advised to consult his/her/its own professional tax advisor.
- d. SBI Magnum Gilt Fund is prone to interest rate risks like any other debt instruments. Changes in interest rates will affect the scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise.
- e. The Mutual Fund is not assuring that it will make IDCW distributions on a periodic basis. All Income Distribution cum capital withdrawal (IDCW) distributions are subject to the availability of distributable surplus.
- f. Subject to necessary approvals, the Scheme may invest in securities in overseas markets, which could be exposed to currency risk, sovereign risk, economic and political risks. Prices of

ADR/GDR may not move in consonance with the domestic underlying stock due to currency movements and the prices could also be trading at a discount/premium to the underlying stocks

- g. Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels of risk. Accordingly, the scheme's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, AAA rated bonds, are comparatively less riskier than AA rated bonds.
- h. Subject to necessary approvals, the Scheme may invest in securities in overseas markets, which could be exposed to currency risk, sovereign risk, economic and political risks. Prices of ADR/GDR may not move in consonance with the domestic underlying stock due to currency movements and the prices could also be trading at a discount/premium to the underlying stocks
- i. Stock 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.
- j. Investments under the scheme may also be subject to the following risks:
  - i. Credit risk: Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.
  - ii. Liquidity Risk pertains to how saleable a security is in the market. If a particular security does not have a market at the time of sale, then the scheme may have to bear an impact depending on its exposure to that particular security.
  - iii. Interest Rate risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.
  - iv. Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.

#### **k. Risks associated with investing in Government Securities**

- Market Liquidity risk with fixed rate Government Securities - even though the Government 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 Securities - while Government Securities generally carry relatively minimal credit risk since they are issued by the Government, 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.

**I. The risks involved in derivatives are:**

- i The cost of hedge can be higher than adverse impact of market movements
- ii The derivatives will entail a counter-party risk to the extent of amount that can become due from the party.
- iii An exposure to derivatives in excess of the hedging requirements can lead to losses.
- iv An exposure to derivatives can also limit the profits from a genuine investment transaction.
- v 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.
- vi 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.

**m. RISK FACTORS ASSOCIATED WITH IMPERFECT HEDGE USING INTEREST RATE FUTURES**

- 1. The cost of hedge can be higher than adverse impact of market movements
- 2. Price / change in price of a security may or may not be the same in spot/cash and futures segment of the market. This may lead to the hedging position not giving the exact desired hedge result.
- 3. Derivatives will entail a counter-party risk to the extent of amount that can become due from the party.
- 4. Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities

**3. RISK CONTROL STRATEGIES:**

The Scheme's will invest in various securities / instruments which carry various risks such as inability to sell securities, trading volumes and settlement periods, market risk, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging.

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:**

The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.

### **Interest Rate Risk:**

Changes in interest rates affect the prices of bonds. If interest rates rise the prices of bonds fall and vice versa. A well-diversified portfolio may help to mitigate this risk. Further, the Scheme may use Interest rate derivatives to mitigate the interest rate risks and rebalance the portfolio.

### **Credit Risks**

Credit risk shall be mitigated by investing in rated papers of the companies having the sound background, strong fundamentals, and quality of management and financial strength of the Company.

### **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.

### **Liquidity Risk Management Framework:**

The scheme adopts the Liquidity Risk Management Framework (LRM) as mandated by SEBI and AMFI, which requires Scheme Portfolio to maintain certain portion of their investments in liquid assets. This portion as required to be kept, is ascertained basis the scheme's liability profile, i.e investor profile. This framework seeks to estimate a likely quantum of redemption that the scheme is expected to face over the next 30 days and requires the scheme to maintain liquid assets to that extent as a minimum requirement. The Framework also enumerates corrective actions to be taken in the event of any shortfall owing to higher redemption than estimated. The Investment Manager also have in place an Asset Liability Mismatch (ALM) Framework which monitors similar aspects for a longer tenure of 90 days and ensures that schemes assets are always adequate to cater to liabilities.

### **Stress Testing:**

The Investment Manager conducts Stress Tests on the Asset side, i.e. Portfolio assets on key aspects like Interest Rate Risk, Credit Risk and Liquidity Risk. These are done at an aggregate portfolio level to evaluate the impact of NAV from each of these risks. These NAV impact figures are then compared to Thresholds as laid out by AMFI and by AMC for monitoring and any action, if deemed necessary. The stress test is performed using the methodology and periodicity as mandated by AMFI in consultation to SEBI, as amended from time to time.

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

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

## C. SPECIAL CONSIDERATIONS, IF ANY

### (i) Termination of the scheme

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

- (a) on the happening of any event which, in the opinion of the Trustees, requires the scheme to be wound up; or
- (b) if 75% of the Unit holders of a scheme pass a resolution that the scheme be wound up; or
- (c) if SEBI so directs in the interest of the unit holders.

Where a scheme is wound up under the above Regulation, the trustees shall give notice within one day, disclosing the circumstances leading to the winding up of the scheme,

- (a) to SEBI; and
- (b) in two daily newspapers having circulation all over India & a vernacular newspaper circulating at the place where the mutual fund is formed.

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

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

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

### (ii) Restrictions on Redemptions

In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016, the provisions of restriction on redemption (including switch out) in Schemes of SBI Mutual Fund are as under:

1. Restrictions may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts the market liquidity or the efficient functioning of the market such as:
  - i. **Liquidity Issues:** When markets at large become illiquid affecting almost all securities rather than any issuer specific security.
  - ii. **Market failures, exchange closure:** When markets are affected by unexpected events which impact functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
  - iii. **Operational Issues:** When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).
2. Restrictions on redemption may be imposed for a specified period of time not exceeding 10 Business Days in any period of 90 days.

3. When restrictions on redemption is imposed, the following procedure will be applied:
  - o No redemption requests upto Rs. 2 Lacs shall be subject to such restriction.
  - o 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.

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.

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

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

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

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

SBI Funds Management Limited has received approval from Development Commissioner, Special Economic Zone, vide Letter of Approval dated March 19, 2021 for setting up branch office (IFSC unit) in GIFT city – multi-services – Special Economic Zone for providing Portfolio Management Services and Investment Management activities / services for pooled assets.

IFSCA has granted certificate of registration dated November 28, 2022 to SBI Funds Management Limited (IFSC Branch) to carry out activities as a Fund Management Entity (Retail). The registration number is IFSCA / FME/ III/ 2022-23/010.

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

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

**(x) Details pertaining to PRC matrix**

- Investors are requested to note that placement of the scheme in one of the cells of PRC matrix does not reflect the scheme holdings pertaining to the perpetual bonds (including debt instruments with special features viz. subordination to equity which absorbs losses before equity capital and /or convertible to equity upon trigger of a pre-specified event for loss absorption, for instance Additional Tier I bonds issued under Basel III framework) with respect to the MD and maturity thresholds specified in relevant SEBI circulars, till the time such bonds are held by the scheme(s), for pre-existing holding of perpetual bonds by aforementioned debt schemes, as applicable, as on the date of the circular.
- The PRC value of a scheme could change temporarily due to investment actions, price changes, rating changes etc. Any such temporary change in the PRC cell of a Scheme to a higher risk scale for either credit risk or duration risk beyond the maximum risk specified for the chosen PRC cell shall be treated as a passive breach and shall be rebalanced within a period specified in the Scheme Information Document.
- Investors should note that once a PRC cell selection is done by the Scheme, any permanent change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996.

## **D. DEFINITION AND EXPLANATIONS OF TERMS USED**

**Applicable NAV : For purchases:**

1. In respect of valid applications received upto 3.00 p.m. on a Business Day at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-ins) are credited to the bank account of the Scheme before the cut-off time on the same day i.e. available for utilization before the cut-off time on the same day - the closing NAV of the day shall be applicable.
2. In respect of valid applications received after 3.00 p.m. on a Business Day at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-ins) are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next business Day – the closing NAV of the next Business Day shall be applicable.
3. Irrespective of the time of receipt of application at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-in) are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day - i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.
4. In case of switch transactions from one scheme to another scheme, units allotment in switch-in scheme shall be in line with the redemption payouts.

The aforesaid provisions shall also apply to systematic transactions including Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum Capital withdrawal plan (IDCW Transfer) etc. irrespective of the installment date or IDCW record date

**For Redemptions including switch-out:** In respect of valid applications received upto the cut-off time by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next business day shall be applicable

**Asset Management Company or The AMC/ SBIFML**

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

**Business Day**

: A day other than  
(i) Saturday or Sunday; (ii) a day on which both the National Stock Exchange of India Limited and the BSE Limited are closed (iii) a day on which the Purchase/Redemption/Switching of Units is suspended (iv) a day on which banks in Mumbai and / RBI are closed for business/clearing (v) a day which is a public and /or bank holiday at OPAT of SBI MF where the application is received (vi) a day on which normal business cannot be transacted due to storms , floods, natural calamities , bandhs, strikes or such other events as the AMC may specify from time to time.

The AMC reserves the right to declare any day as a Business day or otherwise at any of the OPAT of SBI MF.

**Cut-off time**

: 3.00 p.m.

<b>Date of Application</b>	: The date of receipt of a valid application complete in all respect for issue or repurchase of Magnum/ Units of this scheme by SBIFML at its various offices/branches or the designated centers of the Registrar.
<b>Derivatives</b>	: Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, commodity or index, such as: interest rates, exchange rates, commodities, and equities.
<b>Entry Load</b>	: Entry Load means a one-time charge that the investor pays at the time of entry into the scheme. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged with respect to applications for purchase / additional purchase / switch-in accepted by the Fund.
<b>Exit Load</b>	: A charge paid by the investor at the time of exit from the scheme.
<b>Forward Rate Agreement/FRA</b>	: A FRA is an agreement to pay or receive the difference between the agreed fixed rate and actual interest prevailing at a stipulated future date. The interest rate is fixed now for a future agreed period wherein only the interest is settled between the counter parties.
<b>Gilts / Govt. Securities</b>	: Securities created and issued by the Central Government and/or State Government, as defined under section 2 of Public Debt Act 1944 as amended or re-enacted from time to time.
<b>Interest Rate Swaps</b>	: Interest Rate Swaps ("IRS") is a financial contract between two parties exchanging a stream of interest payments for a notional principal amount on multiple occasions till maturity. Typically, one party receives a pre-determined fixed rate of interest while the other party receives a floating rate, which is linked to a mutually agreed benchmark with provision for mutually agreed periodic resets.
<b>Magnum / Units</b>	: One undivided unit issued under the Scheme by the SBI Mutual Fund
<b>Magnum Holder / Unit Holder</b>	: Any eligible applicant who has been allotted and holds a valid Magnum / units in his /her/its name.
<b>Major</b>	: means the age at which a person is deemed to attain majority under the provisions of the Indian Majority Act, 1875, as amended from time to time.
<b>Majority Age</b>	: means the age at which a person is deemed to attain majority under the provisions of the Indian Majority Act, 1875, as amended from time to time.
<b>Money Market Instruments</b>	: 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.
<b>NAV related price</b>	: The Repurchase Price and the Sale Price are calculated on the basis of NAV and are known as NAV related prices. The Repurchase Price is calculated by deducting the exit load factor (if any) from the NAV and the Sale Price is calculated by adding the entry load factor (if any) to the NAV.

<b>Net Asset Value / NAV</b>	: Net Asset Value of the Units of the Scheme(s) (including plans / options thereunder) calculated in the manner provided in this SID or as may be prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.
<b>Non Resident Indian /NRI</b>	: A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under Foreign Exchange Management (Investment in firm or proprietary concern in India) Regulations, 2000.
<b>NSE MIBOR</b>	: NSE MIBOR is an acronym for National Stock Exchange (NSE) Mumbai Inter Bank Offer Rate. This rate is computed by NSE on basis of indication by various market participants and published daily.
<b>NSE</b>	: The National Stock Exchange of India Limited, Mumbai
<b>Official Points of Acceptance (OPAT)</b>	: means SBIFML Corporate Office/ SBIFML Branches, website of the Mutual Fund i.e. <a href="http://www.sbfimf.com">www.sbfimf.com</a> , SBIFML overseas point of acceptance or the designated centers of the Registrars.
<b>Options</b>	: An Option gives holder the right (but not the obligation) to buy or sell a security or other asset during a given time for a specified price called the 'Strike' price.
<b>Sale Price</b>	: The price (being Applicable NAV plus Entry Load, if any) at which the Magnums / Units can be purchased and calculated in the manner provided in this SID.
<b>Scheme Information Document/ the Scheme</b>	: This document issued by SBI Funds Management Ltd. / SBI Mutual Fund, containing the terms of offering Magnums / Units of the SBI Magnum Gilt Fund ('the scheme') of SBI Mutual Fund as per the terms contained herein. Modifications to the SID, if any, shall be made by way of an addendum which will be attached to the SID. On issuance and attachment of addendum, the SID will be deemed to be an updated Scheme Information Document.
<b>RBI</b>	: Reserve Bank of India, established under Reserve Bank of India Act, 1934.
<b>Repurchase/Exit Load</b>	: The repurchase load means a charge paid by the investor at the time of exit from the scheme.
<b>Redemption /Repurchase Price</b>	: The price (being Applicable NAV minus Exit Load, if any) at which the units can be redeemed and calculated in the manner provided in this SID.
<b>Registrars</b>	: The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBIFML. M/s Computer Age Management Services Ltd. (SEBI Registration Number: INR 000002813). (Computer Age Management Services Ltd. Rayala Towers, Tower II, 158, Anna Salai, Chennai – 600002, Tamil Nadu (having Registered Office: New No.10, Old NO.178, M. G. R. Salai, Nungambakkam, Chennai- 600 034, India), as Registrars and Transfer Agents to the Scheme.
<b>Repos</b>	: Sale of Government Securities with simultaneous agreement to repurchase them at a later date.

<b>Reverse Repos</b>	: Purchase of government securities with simultaneous agreement to sell them at a later date.
<b>Sale Price</b>	: The Sale Price is the price an investor pays for a Magnum / Unit of the scheme based on applicable NAV at the time of entry.
<b>SBIMFTCPL/Trustees</b>	: SBI Mutual Fund Trustee Company Private Limited, a wholly owned subsidiary of SBI, incorporated under the provisions of the Companies Act, 1956. The registered office of SBIMFTCPL is situated at 9 <sup>th</sup> Floor, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400051. SBIMFTCPL is the Trustee to the SBIMF vide the Restated and Amended Trust Deed dated December 29, 2004, to supervise the activities of The Fund as disclosed in the section “Constitution of the Mutual Fund” in the SID.
<b>SEBI</b>	: Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.
<b>SEBI Regulations</b>	: Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 for the time being in force and as amended from time to time, [including by way of circulars or notifications issued by SEBI, the Government of India].
<b>Securitized Debt</b>	: A financial instrument (bond) whose interest and principal payments are backed by an underlying cash flow from another asset. More information on this asset class is disclosed in the Section on Investment Objectives and Policies.
<b>Sponsor / Settlor</b>	: State Bank of India, having its Corporate Office at State Bank Bhavan, Madame Cama Road, Mumbai - 400 021, which has made an initial contribution of Rs. 5 lacs towards the trust fund and has appointed the Trustees to supervise the activities of The Fund.
<b>Switches</b>	<p><b>Switch In</b> - Investments in the scheme from any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p> <p><b>Switch Out</b> - Repurchase/Redemption from the scheme to any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p>
<b>The Custodian</b>	: The custodian to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund. SBIFML has appointed SBI-SG Global Securities Services Pvt. Ltd., SEBI Registration Number: IN/CUS/022, Registered Office: 12th Floor, State Bank Bhavan, Madame Cama Road, Mumbai – 400021, Corporate Office: Ground Floor Jeevan Seva, Annex Building, S. V. Road, Santacruz (West), Mumbai – 400054, as the Custodian for this scheme.
<b>The Fund</b>	: Means SBI Mutual Fund (SBIMF); constituted as a Trust with SBIMFTCPL as the Trustee under the provisions of Indian Trusts Act, 1882, and registered with SEBI.
<b>The Offer</b>	: The issue of Magnums/Units of the Scheme(s) as per the terms contained in this Scheme Information Document.
<b>Unit Capital</b>	: The aggregate face value of the Units issued and outstanding under the scheme.

## **E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

- I. The Scheme Information Document of SBI Magnum Gilt Fund forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- II. All legal requirements connected with the launch of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- III. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the scheme.
- IV. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

**For SBI Funds Management Limited**

Sd/-

**Shamsher Singh**  
**Managing Director & CEO**

Date: April 28, 2023

Place: Mumbai

## II. INFORMATION ABOUT THE SCHEME

**A. TYPE OF THE SCHEME** - An open ended Debt Scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.

### B. INVESTMENT OBJECTIVE

To provide returns to the investors generated through investments in Government securities issued by the Central Government and/or State Government(s). However, there can be no assurance that the investment objective of the Scheme will be achieved.

### C. SCHEME ASSET ALLOCATION

Asset Allocation			Risk Profile
Instruments	Min	Max	
Central and State Government securities, T-Bills	80%	100%	Sovereign
Triparty repo, Repo and Cash	0%	20%	Low

*The Scheme may invest in debt derivatives upto 100% of the net assets of the scheme*

*As per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2017/109 dated September 27, 2017, the Scheme may indulge in 'Imperfect hedging' using IRFs upto maximum of 20% of the net assets of the scheme.*

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

The above investment pattern is indicative and may be changed by the Fund Manager for a short term period on defensive considerations, 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 to be rebalanced by AMC within 30 days from the date of said deviation.

Pursuant to SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 .in case the fund manager for any reason is not able to rebalance the asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of AMC) within 30 business days from the date of deviation , justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. Further, it will follow timelines for rebalancing of portfolios of Mutual Fund Schemes, reporting & disclosure requirements in pursuant to the circular SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

### D. INVESTMENT STRATEGY

Investment in Central and/or State Government securities are considered to be free of credit risk. However, the aim of the portfolio will be to make capital gains by actively managing interest rate risk.

### E. LIQUIDITY SUPPORT FROM RBI

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

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

### **I. Debt Instruments & Money Market Instruments:**

Debt securities and Money Market Instruments will include but will not be limited to:

1. Treasury Bills (T-Bills)
2. Triparty repo
3. Central Government/State Government securities created and issued by the Central Governments and/or State 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). 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.
4. Repo (Repurchase Agreement) or Reverse Repo
5. Debt derivative instruments like Interest Rate Futures (IRFs), Interest Rate Options (including Call and Put options), Interest Rate Swaps, Credit Default Swaps (CDS)

### **II. Fixed Deposit**

Any other instruments / securities, which in the opinion of the fund manager would suit the investment objective/asset allocation of the scheme subject to compliance with extant Regulations. The Scheme may invest in other Schemes managed by the AMC or in the Schemes of any other Mutual Fund(s), provided such investment is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations.

## **G. GILT MARKETS IN INDIA**

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

Government securities markets offer a highly liquid and zero credit risk investment avenue. This includes both the market for government and state- government securities which are issued by the central government and state governments respectively through the Reserve Bank of India (RBI). RBI is Issue Manager and the Registrar to the issue. Government securities are sold on auction basis in the primary market. The main bidders in the primary market are Primary Dealers (DFHI, STCI, SBI Gilts Ltd.), Insurance Companies, Banks, MF's and FIs. The secondary market transactions happen both on the OTC market and screen based Negotiated Order Matching System. The securities are registered in the name of holder at Public Debt Office (PDO) of the RBI. The RBI acts as a depository and maintains Subsidiary General Ledger (SGL) accounts.

The G-Sec Market is settled on-line through Negotiated Dealing System of Clearing Corporation of India Ltd. These securities are coupon bearing instruments traded at a discount/premium to the face value.

## **H. TRADING IN DERIVATIVES**

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

SEBI has also vide circular DNPD/Cir-29/2005 dated 14th September 2005 permitted Mutual Funds to participate in the derivatives market at par with Foreign Portfolio Investors (FPI). Accordingly, Mutual SID - SBI Magnum Gilt Fund

Funds shall be treated at par with a registered FPI in respect of position limits in index futures, index options, stock options and stock futures contracts.

### **Debt Derivatives**

The Scheme may use derivatives instruments like Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing and as may be permitted under the Regulations and guidelines.

#### **Interest Rate Swaps**

Interest rate swap is a strategy in which one party exchanges a stream of interest for another party's stream. Interest rate swaps are normally 'fixed against floating' but can also be 'fixed against fixed' or 'floating against floating' rate swaps. Interest rate swaps will be used to take advantage of interest-rate fluctuations, by swapping fixed-rate obligations for floating rate obligations or swapping floating rate obligations to fixed-rate obligations. A floating-to-fixed swap increases the certainty of an issuer's future obligations. Swapping from fixed-to-floating rate may save the issuer money if interest rates decline. Swapping allows issuers to revise their debt profile to take advantage of current or expected future market conditions.

#### **Forward Rate Agreement (FRA)**

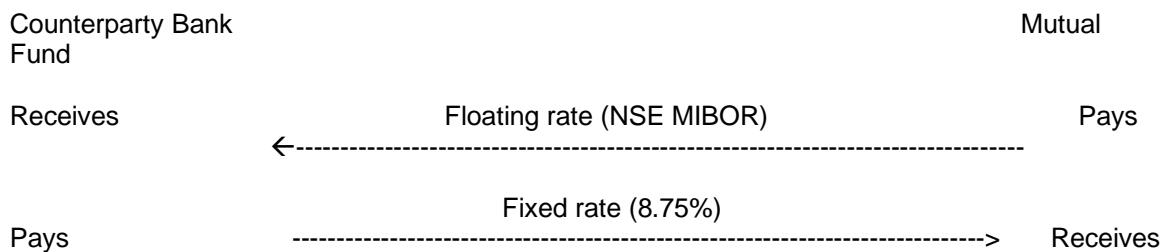
A FRA is basically a forward starting IRS. It is an agreement between two parties to pay or receive the difference between an agreed fixed rate (the FRA rate) and the interest rate (reference rate) prevailing on a stipulated future date, based on a notional principal amount for an agreed period. The only cash flow is the difference between the FRA rate and the reference rate. As is the case with IRS, the notional amounts are not exchanged in FRAs.

Bond markets in India are not very liquid. Investors run the risk of illiquidity in such markets. Investing for short-term periods for liquidity purposes has its own risks. Investors can benefit if the Fund remains in call market for the liquidity and at the same time take advantage of fixed rates by entering into a swap. It adds certainty to the returns without sacrificing liquidity.

#### **A. Illustration: Interest Rate Swap (IRS)**

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

The deal will be as under:



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

	Principal	NSE MIBOR	Interest	Amount	(Rs. in Crore)
Day 1		10.0000	8.10%	.0022192	10.00221918
Day 2		10.00222	8.20%	.0022466	10.00446575
Day 3		10.00447	8.30%	.002274	10.00673973
Day 4 (for 2 days)	Saturday	10.00674	8.15%	.0044658	10.01120548

Day 5	Sunday		Holiday		
Day 6		10.01121	8.40%	.0023014	10.013506 85
Day 7		10.01351	8.50%	.0023288	10.015835 62
Floating Interest Payable					.01583561 64
Fixed Interest Receivable					.01678082 19
Net Receivable for Mutual Fund receiving fixed					.00094520 55

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

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

Risk factors Interest rate swaps strategy:

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

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

**Further the exposure limits for trading in derivatives by Mutual Funds specified by SEBI vide its Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010, SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021 and SEBI Circular no. SEBI/HO/IMD/IMD-I DOF2/P/CIR/2021/580 dated June 18, 2021 are as follows:**

1. The cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.
2. Mutual Funds shall not write options or purchase instruments with embedded written options.
3. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
4. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
5. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
  - a. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
  - b. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 3.

- c. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
- d. The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.

6. Mutual Funds may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme.

In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable

- 7. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point 3.
- 8. Definition of Exposure in case of Derivative Positions
- 9. Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts

## **II. The risks involved in derivatives are:**

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

**III. Methods to tackle these risks:**

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

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

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

**V. The use of derivatives for hedging will give benefit of:**

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

**VI. VALUATION OF DERIVATIVES**

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

**B. ILLUSTRATION FOR IMPERFECT HEDGE ON INTEREST RATE FUTURES**

Security	Market Value (in Cr.)	Weight in the Portfolio	Yield (%)	Modified Duration	Weighted Modified Duration
GOI 7.35% 22.06.2024	50.00	10.64%	7.05	5.00	0.53
GOI 6.79% 15.05.2027	400.00	85.11%	7.03	6.85	5.83
GOI 6.68% 17/09/2031	20.00	4.26%	7.08	8.71	0.37
	470				
679GS2027 IRF	100.99				

Consider a hypothetical portfolio or a part of a larger portfolio composed of 3 different securities with a Portfolio Average Modified Duration of 6.74. On account of change in economic factors, it is expected that the interest rates could go up by 1% over the coming days. The portfolio would look to hedge the impact on this portfolio through selling IRF, of which the underlying security is different as given. This would be an example of imperfect hedge where the portfolio that is hedged and the instrument underlying the futures contract are different.

The maximum number of contracts in IRF to be sold is given by the following formula=  $(\text{Market Value of portfolio} * \text{Modified Duration of portfolio}) / (\text{Market Value of 1 Futures contract} * \text{Modified Duration of futures})$

Market Value Portfolio * Modified Duration Portfolio	31,654,557,509.18
Market Value of 1 Futures Contract	201,985.00
No of contracts to be sold	23,183.04
Market Value of Futures (in Cr.)	468.26
Negative Impact on Portfolio (in Cr.)	-31.65
Positive Gain on Futures (in Cr.)	31.65

The impact on portfolio due to a 1% rise in yields is approx Rs. 31.65 crs. Since the portfolio has sold IRF contracts the gain on account of the same is around Rs. 31.65 crs. Accordingly, the loss on the underlying portfolio is hedged through IRF even as the underlying securities are different. The scheme would pursue imperfect hedging to the extent permitted by extant SEBI guidelines.

## **I. PORTFOLIO TURNOVER**

Portfolio turnover ratio : Not Applicable

## **J. FUNDAMENTAL ATTRIBUTES**

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

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

### **a. Type of scheme**

An open ended Debt Scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.

### **b. Investment Objective**

To provide returns to the investors generated through investments in Government securities issued by the Central Government and/or State Government(s).

- Main Objective – income
- 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. For detailed asset allocation pattern refer Section B above.

### **c. Terms of Issue**

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

**Sale of Units:** Magnum / Units would be offered for subscription on all business days at NAV related prices.

**Liquidity:** The scheme would provide repurchase facility to investors on an ongoing basis on all business day

### **Any Safety Net or Guarantee provided**

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

**Aggregate fee and expenses:** Would be restricted to the ceilings of recurring expenses stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulation. The fee and expenses proposed to be charged by the scheme is detailed in Section Fee and Expenses.

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

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

### **K. BENCHMARK OF THE SCHEME:** First Tier Benchmark - NIFTY All Duration G-Sec Index

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.

### **L. FUND MANAGER OF THE SCHEME**

<b>Name, Designation &amp; tenure of managing the scheme</b>	<b>Educational Qualifications</b>	<b>Experience</b>
Mr. Dinesh Ahuja, Fund Manager  Age : 44 years  <b>Tenure of managing the scheme</b> – 12.3 Years and managing since January 2011.	B. Com, M.M.S.	Mr. Ahuja has done his Master of Management Studies – Finance from University of Mumbai and has over 23 years of experience in Indian financial services and capital markets in various capacities. He has a rich experience in managing debt schemes. Before joining SBIFML, Mr. Ahuja was working as Fund Manager with L&T Investment Management Ltd. He has also been associated with Reliance Asset Management Ltd. and Reliance General Insurance Co. Ltd.  Currently he is the fund manager of SBI Magnum Income Fund, SBI Magnum Gilt Fund, SBI Dynamic Bond Fund, SBI Magnum Medium Duration Fund, SBI Magnum Constant Maturity Fund, SBI Equity Hybrid Fund (debt portion), SBI Magnum Children's Benefit Fund - Investment Plan, SBI Retirement Benefit Fund, SBI-ETF 10 year Gilt, SBI Balanced Advantage Fund and SBI CPSE Bond Plus SDL Sep 2026 50:50 Index Fund, SBI CRISIL IBX Gilt Index- June 2036 Fund, SBI CRISIL IBX Gilt Index- April 2029 Fund and SBI CRISIL IBX SDL Index – September 2027 Fund.

## **M. INVESTMENT RESTRICTIONS**

The investment policies of the scheme comply with the rules, regulations and guidelines laid out in the SEBI (MF) Regulations, 1996. 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. The scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the Asset Management Company.

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

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

- b. 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.

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

d. Transfer of investments from one scheme to another scheme of the same mutual fund, shall be allowed only if :

- a) Such transfers are done at the prevailing market price for quoted securities on spot basis; explanation - "spot basis" shall have the same meaning as specified by the stock exchange for spot transactions, and
- b) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made
- c) For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure
- d) For Duration/Issuer/Sector/Group rebalancing.

- e. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale.

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.

- f. The scheme shall provide that the securities be purchased or transferred in the name of the Mutual Fund for the relevant scheme, wherever the investments are intended to be of a long-term nature.

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 issued by SEBI vide its circular SEBI/IMD/CIR No. 1/91171 /07 dated April 16, 2007, SEBI/HO/IMD/DF4/CIR/P/2019/093 dated August 16, 2019 and SEBI/HO/IMD/DF2/CIR/P/2019/101 dated September 20, 2019, 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.
- vi. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
- vii. The Trustee / AMC shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank

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

h. The assets of the scheme shall not in any manner be used in short selling or carry forward transactions.

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

k. The scheme shall not make any investment in;

- 1) any unlisted security of an associate or group company of the sponsor; or
- 2) any security issued by way of private placement by an associate or group company of the sponsor; or
- 3) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.

l. The scheme shall not make any investment in any Fund of Funds scheme.

m. The Fund shall ensure that total exposure of debt schemes of mutual funds in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.

The investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees.

For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

o. The Fund shall ensure that total exposure of the Scheme, in a particular sector (excluding investments in Bank CDs, triparty repo, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme;

Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs); Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/exposure in HFCs shall not exceed 20% of the net assets of the scheme.

p. The scheme shall not advance any loan for any purpose.

q. Pursuant to SEBI Circular no. SEBI / HO/ IMD/DF4/ CIR/P / 2021 / 32 dated March 10, 2021, no Mutual Fund under all its schemes shall own more than 10% of debt instruments with special features issued by a single issuer

The scheme shall not invest –

a. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and

b. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.

The above investment limit for a mutual fund scheme shall be within the overall limit for debt instruments issued by a single issuer, as specified at clause 1 of the Seventh Schedule of SEBI (Mutual Fund) Regulations, 1996, and other prudential limits with respect to the debt instruments.

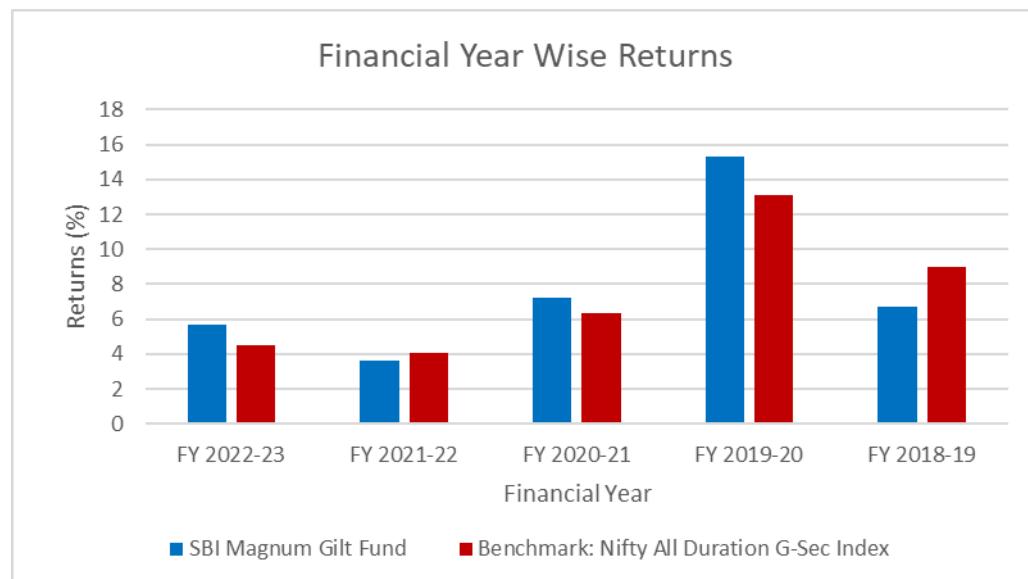
Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the fund follows internal norms vis-à-vis exposure to a particular scrip or sector. These norms are reviewed on a periodic basis and monitored regularly.

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

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

## N. PAST PERFORMANCE OF THE SCHEME

### i) Financial Year performance:



### ii) Performance of the scheme (in %) (As on March 31, 2023)

Scheme Name	1 Year	3 Year	5 Year	Since Inception
SBI Magnum Gilt Fund - Regular Plan – Growth	5.69	5.5	7.65	7.97
First Tier Benchmark - NIFTY ALL DURATION G-SEC INDEX	4.47	4.95	7.34	N.A.

Inception Date – December 30, 2000

## O. Schemes Portfolio Holdings:

### i) Top 10 Holdings as on March 31, 2023:

Issuer	% of AUM
GOVERNMENT OF INDIA	56.88
364 DAY T-BILL 22.03.24	14.76
STATE GOVERNMENT OF UTTAR PRADESH	7.03
STATE GOVERNMENT OF RAJASTHAN	5.33
STATE GOVERNMENT OF WEST BENGAL	4.99
364 DAY T-BILL 29.03.24	3.29
364 DAY T-BILL 14.03.24	1.49
STATE GOVERNMENT OF KERALA	1.11
Grand Total	94.88

\* Excludes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

ii) Fund allocation towards various sector as on March 31, 2023:

Industry	% of AUM
SOVEREIGN	94.88
CASH, CASH EQUIVALENTS AND OTHERS#	5.12
<b>Grand Total</b>	<b>100.00</b>

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

iii) Investors can click on the following link to obtain Scheme's latest monthly portfolio holding:

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

## P. PROCEDURES FOLLOWED FOR INVESTMENT DECISIONS

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

## Q. How this scheme is different from the existing schemes of SBI Mutual Fund:

To provide returns to the investors generated through investments in Government securities issued by the Central Government and/or State Government(s). Following are the details of other schemes of SBI Mutual Fund:

For details on investment strategy of each of the schemes, please refer the respective Scheme Information Document.

## R. 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 G-sec 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 March 31, 2023:

<b>Instruments</b>	<b>Indicative yield range</b>
Overnight rates	6.25-6.50%
90 day Commercial Paper	7.10-7.20%
91-day T-bill	6.80-6.90%
1 year G-Sec	7.15-7.20%
5 year G – Sec	7.15-7.20%
10 year G-Sec	7.25-7.30%
1 year AAA Bond	7.65-7.75%
5 year AAA Bond	7.60-7.65%

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.

## S. INVESTMENTS OF AMC IN THE SCHEME

In accordance with Regulation 25(16A), the asset management company shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the Board from time to time. But the AMC shall not be entitled to charge any management fees on this investment in the scheme. Investments by the AMC will be in accordance with Regulation 25(17) of the SEBI (MF) Regulations, 1996 which states following:

"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."

## T. INVESTMENTS IN OTHER SCHEMES

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

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

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on March 31, 2023)	Folio (as on March 31, 2023)
SBI Credit Risk Fund	To provide the investors an opportunity to predominantly invest in corporate bonds rated AA or below (excluding AA+ rated corporate bonds) so as to generate attractive returns while maintaining moderate liquidity in the portfolio through investment in money market securities.	The scheme aims to generate attractive returns through high-yielding corporate debt securities which are rated below the highest rating. The fund will follow an active credit management strategy. Performance will depend on the Asset Management Company's ability to accurately assess the financial position of the security issuers regarding paying off its debt. The investments may be made in primary as well as secondary markets. The portfolio will be sufficiently diversified to minimize credit risk. The Scheme being open-ended, some portion of the portfolio will be invested in money market instruments so as to meet the liquidity requirements.	<ul style="list-style-type: none"> <li>Debt (including securitized debt) and Money Market Instruments -upto 100%</li> <li>ADR/GDR/Foreign Securities - 0% - 25%</li> <li>Units issued by REITs and InVITs - 0% - 10%</li> </ul>	2,786.87	35,076
SBI Savings Fund	To provide the investors an opportunity to invest in money market instruments	An open-ended debt scheme investing in money market instruments as defined by SEBI / RBI from time to time. The	<ul style="list-style-type: none"> <li>Money market instruments including CPs, CDs, Commercial Bills, T-Bills, Government securities having an</li> </ul>	17,578.27	1,68,384

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on March 31, 2023)	Folio (as on March 31, 2023)
		investment strategy would be towards generating stable returns through a portfolio of Money Market instruments seeking to capture the term and credit spreads	unexpired maturity up to one year, call or notice money, Usance bills, and Non-Convertible Debentures (NCDs) of original or initial maturity up to one year – 0% - 100%		
SBI Magnum Low Duration Fund	To provide investors an opportunity to generate regular income with reasonable degree of liquidity through investments in debt and money market instruments in such a manner that the Macaulay duration of the portfolio is between 6 months and 12 months	The scheme will invest its corpus in the entire range of debt and money market securities in line with the investment objective to provide attractive risk-adjusted returns to its investors through active management of credit risk and interest rate risk in its portfolio.	<ul style="list-style-type: none"> <li>Debt instruments (including Central and State Government(s) securities, Debt derivatives), and Money Market instruments – 0% - 100%</li> </ul>	7,453.77	58,988
SBI Liquid Fund	To provide the investors an opportunity to invest in the entire range of debt and money market securities with residual maturity upto 91 days only	The scheme will invest in the entire range of debt and money market instruments in line with the investment objective to provide attractive risk-adjusted returns to its investors while maintaining a high degree of liquidity to the investments.	<ul style="list-style-type: none"> <li>Debt instruments (including Debt derivatives) and Money Market instruments with a residual maturity upto 91 Days only – 0% - 100%</li> <li>Securitized Debt with a residual maturity upto 91 Days only – 0% - 20%</li> </ul>	52,892.09	87,981
SBI Short Term Debt Fund	To provide investors an opportunity to generate regular income through investments in a portfolio comprising predominantly of debt instruments which are rated not below investment grade and money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years	The scheme will invest based on a continuous evaluation of macro-economic factors, market dynamics and debt-issuer specific factors. The scheme will invest its corpus in the entire range of debt and money market securities in line with the investment objective to provide attractive risk-adjusted returns to its investors through active management of credit risk and interest rate risk in its portfolio.	<ul style="list-style-type: none"> <li>Debt instruments (including Central and State Government(s) securities, debt derivatives) and Money Market instruments – 65% - 100%;</li> <li>Securitized Debt – 0% - 35%.</li> </ul>	12,130.46	54,877

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on March 31, 2023)	Folio (as on March 31, 2023)
SBI Magnum Gilt Fund	To provide returns to the investors generated through investments in Government securities issued by the Central Government and/or State Government(s).	Investment in Central and/or State Government securities are considered to be free of credit risk. However the aim of the portfolio will be to make capital gains by actively managing interest rate risk.	<ul style="list-style-type: none"> <li>Central and State Government securities, T-Bills – 80% - 100%;</li> <li>TRIPARTY REPO, Repo and Cash – 0% - 20%;</li> </ul>	6,332.45	33,791
SBI Magnum Constant Maturity Fund	To provide returns to the investors generated through investments predominantly in Government securities issued by the Central Government and/or State Government such that the Average Maturity of the portfolio is around 10 years.	Investment in Central and/or State Government securities are free of credit risk. However, the aim of the portfolio will be to make capital gains by actively managing interest rate risk.	<ul style="list-style-type: none"> <li>Central Government and State Government securities, T-Bills – 80% - 100%</li> <li>TRIPARTY REPO, Repo and Cash – 0% - 20%</li> </ul>	1,447.99	18,395
SBI Magnum Ultra Short Duration Fund	To provide investors with an opportunity to generate regular income with high degree of liquidity through investments in a portfolio comprising predominantly of debt and money market instruments	An open ended ultra-short duration debt scheme investing in instruments such that the Macaulay duration of Portfolio is between 3 months and 6 months. The scheme will invest its corpus in the entire range of debt and money market securities in line with the investment objective to provide attractive risk-adjusted returns to its investors through active management of credit risk and interest rate risk in its portfolio.	<ul style="list-style-type: none"> <li>Debt instruments (including Central and State Government(s) securities, Debt derivatives) and Money Market instruments - 0% - 100%</li> </ul>	10,114.82	36,675
SBI Magnum Income Fund	To provide investors an opportunity to generate regular income through investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However, there is no guarantee or assurance that	The scheme will invest based on a continuous evaluation of macro-economic factors, market dynamics and debt-issuer specific factors. The scheme will invest its corpus in the entire range of debt and money market securities in line with the investment objective to provide attractive risk-adjusted returns to its investors through active management of	<ul style="list-style-type: none"> <li>Debt instruments (including Central and State Government securities, debt derivatives) and Money Market instruments – 0% - 100%</li> <li>Units issued by REITs and InVITs – 0% -10%</li> <li>Securitized Debt – 0% -20%</li> </ul>	1,550.19	25,737

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on March 31, 2023)	Folio (as on March 31, 2023)
	the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.	credit risk and interest rate risk in its portfolio.			
SBI Overnight Fund	To provide the investors an opportunity to invest in overnight securities maturing on the next business day.	The Fund will invest in overnight securities to generate returns corresponding to the overnight rates in the money markets.	<ul style="list-style-type: none"> <li>Overnight securities or instruments maturing in the next business day (including TRIPARTY REPO, Reverse Repo and equivalent) – 0% - 100%</li> </ul>	18,605.37	13,254
SBI Dynamic Bond Fund	To provide investors attractive returns through investment in an actively managed portfolio of high quality debt securities of varying maturities	The investment strategy of the Scheme would be to allocate fund corpus across debt securities including Central and State Government securities, debt derivatives and money market instruments of various maturities on the basis of the expected interest rate scenario. Since the interest rates can be volatile at times, the fund will always endeavour to invest in highly liquid debt and money market instruments. The fund will follow an active duration management strategy as a result of which the portfolio turnover could be high.	<ul style="list-style-type: none"> <li>Debt Instruments (including Central and State Government securities, debt derivatives) – 0% - 100%;</li> <li>Money Market Instruments – 0% - 100%.</li> <li>Units issued by REITs and InVITs – 0% - 10%</li> </ul>	2,813.19	32,071
SBI Corporate Bond Fund	To provide the investors an opportunity to predominantly invest in corporate bonds rated AA+ and above to generate additional spread on part of their debt investments from high quality corporate debt securities while maintaining moderate liquidity in the portfolio	The scheme aims to generate attractive returns through high quality corporate debt securities which are rated AA+ and above. Performance will depend on the Asset Management Company's ability to accurately assess the financial position of the security issuers regarding paying off its debt. The investments may be made in primary as well as secondary markets. The portfolio	<ul style="list-style-type: none"> <li>Corporate Bonds rated AA+ and above only- 80%-100%</li> <li>Debt instruments other than above including Central and State Government (s) dated securities and Money market instruments- 0%- 20%</li> <li>Units of REITs and InVITs- 0%-10%</li> </ul>	18,420.11	1,85,169

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on March 31, 2023)	Folio (as on March 31, 2023)
	through investment in money market securities. However, there is no guarantee or assurance that the scheme's objective will be achieved. The scheme does not guarantee or assure any returns.	will be sufficiently diversified to minimize credit risk. The Scheme being open-ended, some portion of the portfolio will be invested in money market instruments to meet the liquidity requirements.			
SBI Banking and PSU Fund	The scheme seeks to generate regular income through a judicious mix of portfolio comprising predominantly debt and money market securities of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal bodies.	An open-ended debt scheme predominantly investing in debt & money market securities issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal bodies.	<ul style="list-style-type: none"> <li>Debt and money market instruments issued by Banks, PSUs, PFIs and Municipal bodies – 80% - 100%</li> <li>Debt instruments (including Central and State Government(s) securities) and money market instruments other than above – 0% - 20%</li> </ul>	5,054.42	28,927

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on March 31, 2023)	Folio (as on March 31, 2023)
SBI Floating Rate Debt Fund	<p>The investment objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt instruments. The scheme may invest a portion of its net assets in fixed rate debt securities swapped for floating rate returns and money market instruments. However, there is no guarantee or assurance that the scheme's objective will be achieved. The scheme does not guarantee or assure any returns.</p>	<p>An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives)</p>	<ul style="list-style-type: none"> <li>• Floating rate securities* (including fixed rate securities converted to floating rate exposures using swaps / derivatives) – 65%-100%</li> <li>• Fixed rate debt securities, securitized debt, money market instruments and units of mutual funds including debt ETF – 0%-35%</li> <li>• Units issued by REIT/InVIT – 0%-10%</li> </ul> <p>* Floating rate securities include Floating rate Money Market Securities</p>	1,298.82	8,860

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on March 31, 2023)	Folio (as on March 31, 2023)
SBI Long Duration Fund	The investment objective of the scheme is to generate returns by investing in debt and money market instruments such that the Macaulay duration of the scheme portfolio is greater than 7 years. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	SBI Long Duration Fund will invest its corpus in debt and money market instruments in line with the investment objective to provide attractive risk-adjusted returns to its investors through active management of credit risk and interest rate risk in its portfolio. The scheme aims to generate returns through investment in long term bonds. The Scheme being open-ended, some portion of the portfolio may be invested in money market instruments to meet the liquidity requirements.	Debt, and money market instruments – 0% - 100%	687.43	6400

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on March 31, 2023)	Folio (as on March 31, 2023)
SBI Magnum Medium Duration Fund	<p>To provide investors an opportunity to generate attractive returns with moderate degree of liquidity through investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 3 years – 4 years. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.</p>	<p>The scheme will invest its corpus in the entire range of debt and money market securities in line with the investment objective to provide attractive risk-adjusted returns to its investors through active management of credit risk and interest rate risk in its portfolio.</p>	<p>Debt instruments (including Central and State Government(s) securities, debt derivatives) and Money Market instruments -0%-100%; Units issued by REITs and InVITs – 0% - 10%</p>	7,214.57	96,285

### III. UNITS AND OFFER

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

**This section does not apply to the scheme, as the ongoing offer of the Scheme has commenced after the NFO period, and the units are available for continuous subscription and redemption. Please refer to 'Ongoing offer details' in Scheme Information Document.**

New Fund Offer Period	NFO opened on: December 11, 2000 NFO closed on: December 18, 2000
New Fund Offer Price:	Not Applicable
This is the price per unit that the investors have to pay to invest during the NFO.	
Minimum Amount for Application in the NFO	Not Applicable
Minimum Target amount	Not Applicable
Maximum Amount to be raised	Not Applicable
Plans / Options offered	The Scheme is being offered on an ongoing basis
Allotment	The scheme is offered on an ongoing basis
Refund	Not Applicable
Who can invest	This is not a new fund offer and the Scheme is opened for subscription on ongoing basis. Please refer to the Ongoing Offer details.
This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.	
Where can you submit the filled up applications	Please refer ongoing offer details
How to Apply	Please refer ongoing offer details
Listing	Units of the Scheme is not listed in any Stock Exchange
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable
Special Products / facilities available during the NFO	Not Available
Restrictions, if any, on the right to freely retain or dispose of units being offered.	Not Applicable

## B. ONGOING OFFER DETAILS

<b>Ongoing Offer Period</b>  This is the date from which the scheme will reopen for subscription/redemptions after the closure of the NFO period.	The Scheme has been opened for subscription/redemption with effect from January 01, 2001. However, the Fund may temporarily suspend acceptance of fresh application at any time.
<b>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors</b>	<p>For purchase of units, the following provisions are for applicable NAV:</p> <p>1. In respect of valid applications received upto 3.00 p.m. on a Business Day at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-ins) are credited to the bank account of the Scheme before the cut-off time on the same day i.e. available for utilization before the cut-off time on the same day - the closing NAV of the day shall be applicable.</p> <p>2. In respect of valid applications received after 3.00 p.m. on a Business Day at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-ins) are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day – the closing NAV of the next Business Day shall be applicable.</p> <p>3. Irrespective of the time of receipt of application at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-in) are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day - i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</p> <p>4. In case of switch transactions from one scheme to another scheme, units allotment in switch-in scheme shall be in line with the redemption payouts.</p> <p>The aforesaid provisions shall also apply to systematic transactions including Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum capital withdrawal plan etc. irrespective of the installment date or Income Distribution cum capital withdrawal (IDCW) record date</p>
Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.  This is the price you will receive for redemptions/switch outs.  <i>Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be: Rs. 10* (1-0.02) = Rs. 9.80</i>	<p>The Units purchased under this scheme can be sold back to the fund on any business day and would be subject to the exit load structure as mentioned in the Scheme Information Document. For applications received at the OPAT of SBIFML on any business day, the repurchase price will be based on the applicable NAV. In case the offices of the AMC or the registrars or the Banks are closed for any reason the repurchase date will be taken as the date of the next business day.</p> <p>The repurchased Magnums / Units will be extinguished and will not be reissued. The Magnum holder / Unit holder may request the redemption of a specified rupee amount or a specified number of Magnums/Units. The redemption would be permitted to the extent of the credit balance in the Magnum holder's / Unit holder's account. The number of Magnums/Units redeemed will be equal to</p>

	the amount redeemed divided by the applicable repurchase price. The number of Magnums/Units redeemed will be subtracted from the Magnum holder's / Unit holder's account and a revised account statement will be issued to the Magnum holder / Unit holder. Magnums / Units purchased by cheque cannot be redeemed till the cheque is cleared.
Cut off timing for subscriptions/ redemptions/ switches  This is the time before which your application (complete in all respects) should reach the official points of acceptance.	Cut-off time for subscriptions / redemptions/ switches: 3.00 pm
Where can the applications for purchase/redemption switches be submitted?	For submitting the applications for purchase/ redemption please see the official points of acceptance given on last page.
Minimum amount for purchase/ switches	Rs. 5000/- & in multiples of Re.1  The Mutual Fund reserves the right to alter the minimum subscription amount under the scheme.  Note – For investments made by designated employees of SBI Funds Management Limited in terms of SEBI circular dated April 28, 2021 and September 20, 2021, requirement for minimum application/ redemption amount will not be applicable
Minimum amount for Additional Purchase	Rs. 1000/- & in multiples of Re.1
Minimum amount for redemption/switches	The minimum amount of repurchase is Rs. 500/- or 1 Magnums / Units or account balance whichever is lower.  Note – For investments made by designated employees of SBI Funds Management Limited in terms of SEBI circular dated April 28, 2021 and September 20, 2021, requirement for minimum application/ redemption amount will not be applicable
Plans / Options offered	The Scheme has Regular Plan and Direct Plan. Both plans have Growth & IDCW options. IDCW option has Reinvestment, Payout & Transfer facilities  <b>a) Direct Plan:</b>  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 <b>Section IV – Fees and Expenses – B.</b> <b>– Annual Recurring Expenses.</b> Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.  <b>Eligible investors:</b> All categories of investors as permitted under the SID of the Scheme are eligible to subscribe under Direct Plan.  <b>Modes for applying:</b> Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing

directly with the Mutual Fund.

**How to apply:**

- 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.

**a) 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 Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

**Growth Option**

Income Distribution cum capital withdrawal (IDCW) will not be declared under this Option. The income attributable to Units under this Option will continue to remain invested and will be reflected in the Net Asset Value of Units under this Option.

**Income Distribution cum capital withdrawal (IDCW) Option**

Under this Option, it is proposed to declare IDCWs subject to availability of distributable profits, as computed in accordance with SEBI (MF) Regulations. The Trustee reserves the right to declare IDCW under the IDCW option of the Scheme(s) depending on the availability of distributable surplus under the Scheme(s).

**Payout of Income Distribution cum capital withdrawal option (IDCW Payout)**

IDCWs, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders / Beneficial Owners whose names appear in the Register of Unit holders maintained by the Mutual Fund/ statement of beneficial ownership maintained by the Depositories, as applicable, on the notified record date.

	<p><b>Re-investment of Income Distribution cum capital withdrawal option (IDCW Reinvestment)</b></p> <p>Unit holders opting for IDCW Option may choose to reinvest the IDCW to be received by them in additional Units of the Scheme(s). Under this facility, the IDCW due and payable to the Unit holders will be compulsorily and without any further act by the Unit holders, reinvested in the IDCW Option at the prevailing ex-IDCW Net Asset Value per Unit on the record date. The amount of IDCW re-invested will be net of tax deducted at source, wherever applicable. The IDCWs so reinvested shall constitute a constructive payment of IDCWs to the Unit holders and a constructive receipt of the same amount from each Unit holder for reinvestment in Units. On reinvestment of IDCWs, the number of Units to the credit of Unit holder will increase to the extent of the IDCW reinvested divided by the Applicable NAV as explained above. There shall, however, be no Entry Load and Exit Load on IDCW so reinvested. The AMC reserves the right to introduce a new option / investment Plan at a later date, subject to the SEBI (MF) Regulations.</p> <p>The IDCW option would endeavour to declare IDCWs subject to the availability of distributable surplus and at the recommendation of the AMC subject to the approval of the Managing Director. The Growth option would not declare IDCWs and returns in this option would be through capital appreciation only. Both options however may declare bonus Magnums subject to the availability of distributable surplus. Both the options would be maintained as a common portfolio.</p> <p>The Unit holders may reinvest any IDCW due to them, at no sales charge by indicating at the appropriate place in the application form. The IDCW reinvestment may be cancelled on receipt of a request from the Unit holders for the same.</p> <p>As and when the IDCW is declared by a Scheme, If the payable IDCW amount is less than or equal to Rs. 500/-, 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. 500/- then it will be either reinvested or paid as per the mandate selected by the investor.</p> <p>Default among Growth &amp; IDCW option will be Growth option. For IDCW mode between IDCW reinvestment, IDCW payout and IDCW transfer, default will be IDCW reinvestment.</p> <p>Investor can select only one option either IDCW Payout or IDCW Re-investment in IDCW plan at a Scheme and folio level. Any subsequent request for change in IDCW option viz. IDCW Payout or IDCW Re-investment or vice-versa would be processed at the Folio / Scheme level and not at individual transaction level. Accordingly, any change in IDCW option (IDCW Re-investment/ IDCW Payout) will reflect for all the units held under the scheme / folio</p>
Minimum balance to be maintained and consequences of non maintenance.	Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount, as per the scheme features, the Fund reserves the right to redeem the balance units at applicable repurchase price.
Special Products	<p><b>(i) Systematic Investment Plan</b></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</p>

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.

The Scheme offers Daily, weekly, Monthly, Quarterly, Semi-Annual and Annual Systematic Investment Plan.

**Terms and conditions for Daily SIP are as follows:**

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.
  - a) Terms & conditions for Monthly, Quarterly, Semi-Annual and Annual Systematic investment plan are as follows:
    - 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.

**b) Weekly Systematic Investment Plan**

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

- 1) 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
- 2) Date based feature - Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month
- 3) 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.
- 4) 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.
- 5) 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'.
- 6) 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'.
- 7) 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.
- 8) 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 n participating banks and select direct debit banks

Completed application form, SIP debit mandate form and the first cheque should be submitted at least 30 days before the transaction date. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account.

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.

#### **Post Dated Cheques**

Investors can subscribe to SIP facility by submitting completed application forms along with post dated cheques. Entry into SIP can be on any date. However investor has to select SIP cycle of 1<sup>st</sup>/5th / 10th/15th /20<sup>th</sup>/ 25th/30th (For February last business day) in case of Monthly, Quarterly, Semi-Annual & Annual SIP. However, in case of Weekly SIP, investor has to select 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> & 22<sup>nd</sup>. A minimum 15 days gap needs to be maintained between SIP entry date and SIP cycle date. Subsequent post dated cheques must be dated 1<sup>st</sup>/5th / 10th/15th /20<sup>th</sup>/ 25th/30th (For February last business day) of every month in case of Monthly, Quarterly, Semi-Annual & Annual SIP and 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> & 22<sup>nd</sup> of the month in case of Weekly SIP drawn in favour of the scheme as specified in the application form and crossed "Account Payee Only". The application may be submitted at any of the Official point of acceptance of SBI MF. The investor may terminate the facility after giving at least three weeks' written notice to the Registrar.

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:**

- 1) If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual.
- 2) If the investor does not specify the date of SIP, the default date will be considered as 10<sup>th</sup> of every month.
- 3) If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly.
- 4) If the investor does not specify the plan option, the default option would be considered as Growth option.

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 lower of the two shall be considered as the Top-up SIP Cap amount.
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.

**(ii) Systematic Withdrawal Plan**

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 non-business day then the immediately next business day will be considered.

If no date is mentioned, 10th will be considered as the default date.

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.

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'.

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'.

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.

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

### **(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 10 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

Minimum number of installments where SBI Long Term Equity Fund is target scheme for daily and weekly STP is 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 (date based STP). 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.

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

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

**Terms and conditions of Flex STP are as follows:**

1. The amount to be transferred under Flex STP from source scheme to target scheme shall be calculated using the below formula:  
**Flex STP amount = [(fixed amount to be transferred per installment x number of installments already executed, including the current installment) - market value of the investments through Flex STP in the Transferee Scheme on the date of transfer]**
2. The first Flex STP installment will be processed for the fixed installment amount specified by the investor at the time of enrolment. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.
3. Flex STP would be available for Weekly, Monthly and Quarterly frequencies.
4. Weekly Flex STP can be done on 1<sup>st</sup> / 8<sup>th</sup> / 15<sup>th</sup> / 22<sup>nd</sup> of every month.
5. Flex STP is available from "Daily / Weekly" IDCW plans of the source schemes.
6. Flex STP is available only in "Growth" option of the target scheme.
7. 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.
8. A single Flex STP Enrolment Form can be filled for transfer into one Scheme/Plan/Option only.
9. 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.
10. 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.
11. The complete application form for enrolment / termination for Flex STP should be submitted, at least 10 days prior to the desired commencement/ termination date.
12. 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:**

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

<b>Frequenc y</b>	<b>Dates of Transfers</b>	<b>Default Date</b>
Weekly Interval	1 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> & 22 <sup>nd</sup> of every month	-
Monthly Interval	1 <sup>st</sup> , 5 <sup>th</sup> , 10 <sup>th</sup> , 15 <sup>th</sup> , 20 <sup>th</sup> , 25 <sup>th</sup> & 30 <sup>th</sup> (In case of February last working day)	10th of every month
Quarterly Interval	1 <sup>st</sup> , 5 <sup>th</sup> , 10 <sup>th</sup> , 15 <sup>th</sup> , 20 <sup>th</sup> , 25 <sup>th</sup> & 30 <sup>th</sup> (In case of February last working day) The beginning of the quarter could be any month e.g. January, May, November, etc.	10th 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.

5. The minimum amount for the first installment shall be as follows:
  - Weekly & Monthly frequency: Rs. 1,000 and in multiples of Re.
  - Quarterly frequency: Rs. 3,000 and in multiples of Re. 1
6. Minimum number of installments
  - Weekly & Monthly frequency: 12
  - Quarterly frequency: 4
7. 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.
8. 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.

9. 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 source scheme/plan/option to the extent of the difference in the amount, in order to arrive at the target market value.

10. **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.

a. 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:

**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)).

Minimum amount for Top-up (absolute amount):

- 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

**In case Top-up amount mentioned in percentage:**

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))

No. of periods will be considered as below:

	<ul style="list-style-type: none"> <li>• For weekly frequency – 48</li> <li>• For monthly frequency – 12</li> <li>• For quarterly frequency – 4</li> </ul> <p>Minimum percentage for Top-up (percentage option): 12% per annum</p> <ol style="list-style-type: none"> <li>11. A single STP enrolment Form can be submitted for transfer into one Scheme/Plan/Option only.</li> <li>12. The redemption/switch-out of units allotted in the target scheme shall be processed on First In First Out (FIFO) basis.</li> <li>13. The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document of the source scheme (target scheme in case of Reverse 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.</li> <li>14. The application for enrollment / termination for Swing STP should be submitted at least 10 days before the desired commencement / termination date.</li> <li>15. 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.</li> <li>16. Load structure prevalent in source &amp; target schemes (for reverse transfer) at the time of Swing STP registration will be applicable during the tenure of the Swing STP.</li> <li>17. 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.</li> <li>18. The Swing STP Facility is available only for units held in Non - demat Mode in the source and target schemes.</li> </ol> <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><b><u>Capital Appreciation Systematic Transfer Plan (CASTP):</u></b></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 &amp; conditions of CASTP are given below:</p> <ol style="list-style-type: none"> <li>1. Source scheme: This facility is available under Growth option of all open ended schemes [except Equity Linked Savings Scheme &amp; Exchange Traded Funds (ETFs)] of SBI Mutual Fund.</li> <li>2. Target scheme: All open ended schemes except ETFs and daily IDCW options.</li> <li>3. Frequency: CASTP offers transfer facility at weekly (1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> &amp; 22<sup>nd</sup>), monthly &amp; quarterly intervals.</li> <li>4. 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.</li> <li>5. Minimum number of installments:</li> </ol>
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	<ul style="list-style-type: none"> <li>– Weekly &amp; monthly frequency – six installments</li> <li>– Quarterly frequency - four installments.</li> </ul> <p>6. 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.</p> <p>7. The application for enrolment / termination for CASTP should be submitted, at least 10 days prior to the desired commencement/ termination date.</p> <p>8. In case Start Date is mentioned but End Date is not mentioned, the application will be registered for perpetual period.</p> <p>9. 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.</p> <p>10. Minimum investment requirement in the target scheme and minimum redemption amount in the source scheme is not be applicable for CASTP.</p> <p>11. Default options:</p> <ol style="list-style-type: none"> <li>a. Between Regular STP, Flex STP and CASTP – Regular STP</li> <li>b. Between weekly, monthly &amp; quarterly frequency – Monthly frequency</li> <li>c. Default date for monthly and quarterly frequency – 10<sup>th</sup></li> </ol> <p>12. Investor can register only one CASTP for transfer from a source scheme.</p> <p>13. 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.</p> <p>14. Exit load shall be as applicable in the target/source schemes.</p> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p> <p><b><u>Switchover facility</u></b></p> <p>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>
SBI MULTI SELECT facility	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

	<p>/ demand draft. 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 20,000. 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 <a href="http://www.sbimf.com">www.sbimf.com</a> for detailed terms &amp; conditions of the facility.</p> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future.</p>
<u>SIP Pause facility</u>	<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"> <li>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.</li> <li>2. SIP Pause facility is available for SIP registration with Weekly, Monthly, Quarterly, Semi-Annual, and Annual frequency.</li> <li>3. SIP shall restart immediately after the completion of Pause period.</li> <li>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.</li> <li>5. Investors can avail this facility multiple times in the tenure of the existing SIP.</li> <li>6. SIP Pause facility will not be available for the SIPs sourced/registered through MFU, Exchange &amp; Channel platforms as the mandate is registered by them.</li> <li>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/-.</li> <li>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.</li> <li>9. The AMC reserves the right to terminate this facility or modify the conditions of the SIP Pause facility at its discretion.</li> <li>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.</li> <li>11. Investor cannot cancel the SIP Pause once registered.</li> </ol>
Any Day SWP' Facility	<p>Investors are requested to note that it is decided to introduce 'Any</p>

	Day SWP facility' in 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.
Trigger facilities in all the open-ended schemes of SBI Mutual Fund	<p>Trigger is an event on happening of which the funds from one scheme will be automatically redeemed and/or switched to another scheme as specified by the investor. A trigger will activate a transaction/alert when the event selected for, has reached a value equal to or greater than (as the exact trigger value may or may not be achieved) the specified particular value (trigger point).</p> <p><b>Types of Triggers:</b></p> <ol style="list-style-type: none"> <li>1. <b>NAV Appreciation / Depreciation Trigger:</b> Under this facility, Investor can indicate NAV appreciation or depreciation in percentage terms for exit trigger. The minimum % NAV appreciation or depreciation is 5% and in multiples of 1% thereafter. On activation of the trigger the applicable NAV for the transaction will be of the day on which the trigger has been activated.</li> <li>2. <b>Index Level Appreciation / Depreciation Trigger:</b> Under this facility, investor would indicate the Sensex level as the trigger to redeem/ switch from one scheme to another. The Sensex level to be indicated in multiples of 100 only. In case indicated otherwise, it will be rounded off to nearest 100 points. The investor may choose the Sensex level above or below the current level.</li> <li>3. <b>Capital Appreciation / Depreciation:</b> Under this facility, investors will be given the option to indicate the capital appreciation / depreciation in monetary terms to activate the trigger. Minimum Capital Appreciation / Depreciation should be Rs. 10,000 &amp; in multiples of Rs. 1000 thereafter.</li> </ol> <p><b>Terms and conditions of Trigger facility are as follows:</b></p> <ol style="list-style-type: none"> <li>1. Trigger facility is available only in "Growth" option of the source scheme.</li> <li>2. Trigger facility is not available in "Daily / Weekly" options of the target scheme.</li> <li>3. Investor has the option to select the entire amount / appreciation to be processed on the activation of trigger.</li> <li>4. The Trigger option mandate will be registered on T+10 basis.</li> <li>5. Minimum investment amount under the "Trigger Facility" is Rs. 25,000/- and in multiples of Rs. 1 thereafter.</li> <li>6. Combination of trigger facilities is not permitted. The investor may choose only one of the available triggers.</li> <li>7. The specified trigger will fail, if the investor(s) do not maintain sufficient balance in source scheme(s) on the trigger date. Trigger will also not get executed in case units are under pledge / lien.</li> <li>8. Trigger facility shall be applicable subject to exit load, if any, in</li> </ol>

	<p>the transferor schemes.</p> <ol style="list-style-type: none"> <li>9. Investor cannot modify a Trigger registration once submitted. Investor must cancel the existing Trigger option and enroll for a fresh Trigger option.</li> <li>10. In case Trigger is not activated within one year of application, the Trigger registration will cease to exist. In such cases, investor(s) would have to register fresh trigger mandates.</li> <li>11. If any financial transaction (purchase, redemption or switch) processed in the source scheme, the trigger will be cancelled automatically.</li> </ol>
<p>Transfer of Income Distribution cum capital withdrawal plan</p>	<p>Transfer of Income Distribution cum capital withdrawal plan is a facility wherein the IDCW declared under an open-ended Scheme (Source Scheme) will be allowed for investment in all open-ended schemes as target schemes (except Daily/Weekly IDCW Options of all schemes as both source and target schemes)</p> <p>Terms and conditions for availing the above facility is detailed below:</p> <ol style="list-style-type: none"> <li>1. Minimum amount of Income Distribution cum capital withdrawal (IDCW) eligible for transfer is Rs.250. If the IDCW in the source scheme happens to be less than Rs.250, then such IDCW will be automatically reinvested in the source scheme irrespective of the option selected by the investor.</li> <li>2. Investment in the target scheme will be done at the NAV as applicable for switches, with record date being the transaction day.</li> <li>3. Investor wishing to select Transfer of Income Distribution cum capital withdrawal plan will have to opt for all units under the respective plan/option of the source scheme.</li> <li>4. Investors opting for Transfer of Income Distribution cum capital withdrawal plan has to specify each scheme/plan/option separately &amp; not at the folio level.</li> <li>5. Minimum investment amount requirement in the target scheme/s will not be applicable for Transfer of Income Distribution cum capital withdrawal plan.</li> <li>6. Request for enrollment must be submitted at least 15 days before the IDCW record date.</li> <li>7. Investors can terminate this facility by giving a written request at least 15 days prior to the IDCW record date under the source scheme.</li> </ol> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p>
<p>Who can invest</p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> <li>• Indian resident adult individuals, either singly or jointly (not exceeding three);</li> <li>• Minor through parent / lawful guardian; (please see the note</li> </ul>

	<p>below)</p> <ul style="list-style-type: none"> <li>Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;</li> <li>Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds;</li> <li>Partnership Firms constituted under the Partnership Act, 1932;</li> <li>A Hindu Undivided Family (HUF) through its Karta;</li> <li>Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis</li> </ul> <p>Prospective investors are advised to note that the SID/SAI/KIM does not constitute distribution, an offer to buy or sell or solicitation of an offer to buy or sell Units of the Fund in any jurisdiction in which such distribution, sale or offer is not authorized per applicable law. Any investor by making investment in SBI Mutual Fund confirms that he is an eligible investor to make such investment(s) and confirms that such investment(s) has been made in accordance with applicable law;</p> <ul style="list-style-type: none"> <li>Foreign Portfolio Investor</li> <li>Army, Air Force, Navy and other para-military funds and eligible institutions;</li> <li>Scientific and Industrial Research Organisations;</li> <li>Provident / Pension / Gratuity and such other Funds as and when permitted to invest;</li> <li>International Multilateral Agencies approved by the Government of India / RBI; and</li> <li>The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).</li> <li>A Mutual Fund through its schemes, including Fund of Funds schemes.</li> </ul> <p>Note: Following is the process for investments made in the name of a Minor through a Guardian:</p> <ul style="list-style-type: none"> <li>- Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only.</li> <li>- 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'.</li> <li>- 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.</li> <li>- 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.</li> </ul> <p><b>Notes :</b></p>
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	<ol style="list-style-type: none"> <li>1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.</li> <li>2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases.</li> </ol>
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**Applications not complying with the above are liable to be rejected.**

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

**Who cannot invest**

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

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

2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).

	<p>3. Residents of United States of America and Canada.</p> <p>SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> <p>Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application. Applications not complete in any respect are liable to be rejected.</p>
Where can you submit the filled up applications.	Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID.
How to Apply	<p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action.</p> <p>SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction.</p> <p>Please also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI.</p> <p>Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any OPAT of SBIMF as may be designated by AMC. The application amount in cheque or Demand Draft shall be payable to <b>"SBIMF –SBI Magnum Gilt Fund"</b> The Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stock invests will be accepted</p>
Accounts Statements	<p>Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:</p> <p>The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before fifteenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that</p>

	<p>month:</p> <p>Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is issued, on or before twenty first day of succeeding month, detailing holding at the end of the six 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.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• <b>Account Statements for investors holding demat accounts:</b> Subsequent account statement may be obtained from the depository participants with whom the investor holds the DP account.</li> <li>• The asset management company shall issue units in dematerialized form to a unitholder of the Scheme within two working days of the receipt of request from the unitholder.</li> </ul> <p>In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statement, investors having Demat account has an option to receive consolidated account statement:</p> <ul style="list-style-type: none"> <li>• Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository. <ul style="list-style-type: none"> <li>• Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.</li> <li>• If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.</li> <li>• In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.</li> </ul> </li> </ul> <p>If the Unit holder desires to hold the Units in a Dematerialized/ Rematerialized form at a later date, the request for conversion of units held in Account Statement (non demat) form into Demat (electronic) form or vice versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants. However, the Trustee / AMC reserves the right to change the dematerialization / rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996 and the Regulations thereunder.</p> <p>Investors will be issued a Unit Statement of Account in accordance</p>
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	<p>with the Regulations.in accordance with the Regulations. All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of IDCW distributions, if any, as may be declared by the Trustee</p>
Income Distribution cum capital withdrawal (IDCW) policy	<p>The Trustee reserves the right to declare 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 ICDW shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006, SEBI / IMD / CIPoL No. 3 / 65370 / 06 dated April 21, 2006 and SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021 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> <ul style="list-style-type: none"> <li>Under the Growth Plan, no IDCW will be distributed. The returns to investors will be through capital gains at the time they choose to repurchase any or all of their holdings. Investors may refer to the section "Redemption and Repurchase" for further information.</li> <li>Under IDCW Plans, the returns will be distributed through declaration of IDCW every quarter at the recommendation of the AMC. The rate of IDCW will be decided by the Fund Manager with the approval of the Board of Trustees. Although the scheme will strive to declare a regular IDCW, the declaration of IDCW and the percentage to be distributed will depend upon the NAV at that time and no returns are assured.</li> </ul>
Income Distribution cum capital withdrawal (IDCW)	<p>The payment of IDCW to the unitholders shall be made within seven working days from the record date. Investors residing in such places where Electronic Clearing Facility is available will have the option of receiving their IDCW directly into their specified bank account through ECS. In such a case, only an advice of such a credit will be mailed to the investors.</p>
Redemption	<p>Under normal circumstances, the transfer of redemption or repurchase proceeds shall be made to the unitholders within 3 working days from the date of redemption or repurchase.</p> <p>Further, in exceptional situations additional timelines in line with AMFI letter no. AMFI/35P/MEM -COR/74/2022-23 dated January 16, 2023 will be applicable for transfer of redemption or repurchase proceeds to the unitholders.</p>
Delay in payment of redemption / repurchase proceeds	<p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p>
Loan facility	<p>Magnum / Unit holders can obtain loan against their Units from any bank, subject to relevant RBI regulations and the respective bank's instructions, by getting a lien registered / recorded with the Registrars.</p> <p>Magnum / Unit holders who have borrowed against their Units by recording a lien against their holding can avail of repurchase facility only after the receipt of instructions from the concerned lender that the loan has been repaid in full and the lien can be discharged. In case such an instruction is not received, the lender can apply for redemption in his favour. In such a case, the Mutual Fund reserves</p>

	<p>the right to redeem the Units in favour of the concerned lender after giving 15 days notice to the Unit holder.</p>
Transaction Charges	<p>In accordance with the terms of the SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, SEBI has allowed Asset Management Companies (AMCs) to deduct transaction charges per subscription of Rs. 10,000/- and above.</p> <p>Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. As per SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012, distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product.</p> <p>Accordingly, the Fund shall deduct Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through a distributor/agent (<b>who have specifically "opted in" to receive the transaction charges</b>) as under:</p> <p><b>(i) First Time Mutual Fund Investor (across Mutual Funds):</b> Transaction charges of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance amount shall be invested in the relevant scheme opted by the investor.</p> <p><b>(ii) Investor other than First Time Mutual Fund Investor:</b> Transaction charges of Rs. 100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance amount shall be invested in the relevant scheme opted by the investor.</p> <p><b>(iii) Transaction charges shall not be deducted for:</b></p> <ul style="list-style-type: none"> <li>(a) purchases /subscriptions for an amount less than Rs. 10,000/-;</li> <li>(b) transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan/Systematic Withdrawal Plan / Transfer of Income Distribution cum Capital withdrawal plan etc.</li> <li>(c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent).</li> <li>(d) purchases / subscriptions routed through Stock Exchange(s) through Stock Brokers.</li> </ul>
Scheme to be binding	<p>The Trustees may, from time to time, add to or otherwise vary or alter all or any of the features or terms of the scheme, with prior approval of SEBI and the Unit holders in accordance with SEBI Regulations, and the same shall be binding on each Unit holder and any person(s) claiming through or under it, as if each Unit holder or such person(s) expressly agreed that such features or terms should be so binding.</p>
Termination of the scheme	<p>The Trustees reserve the right to terminate the scheme at any time if the corpus of the scheme falls below Rs. 1 crore. Regulation 39(2) of the SEBI Regulations provides that any scheme of a mutual fund is to be wound up:</p> <ul style="list-style-type: none"> <li>(a) on the happening of any event which, in the opinion of the Trustees, requires the scheme to be wound up; or</li> </ul>

	<p>(b) if 75% of the Unit holders of a scheme pass a resolution that the scheme be wound up; or</p> <p>(c) if SEBI so directs in the interest of the unit holders.</p> <p>Where a scheme is wound up under the above Regulation, the trustees shall give notice within one day, disclosing the circumstances leading to the winding up of the scheme:</p> <p>(a) to SEBI; and</p> <p>(b) in two daily newspapers having circulation all over India &amp; a vernacular newspaper circulating at the place where the mutual fund is formed.</p> <p>Provided that where a scheme is to be wound up under clause (a) of sub-regulation (2), the trustees shall obtain consent of the unit holders participating in the voting by simple majority on the basis of one vote per unit and publish the results of voting within forty five days from the publication of notice under sub-regulation (3) of regulation 39.</p> <p>Provided further that in case the trustees fail to obtain the required consent of the unitholders under clause (a) of sub-regulation (2), the schemes shall be reopened for business activities from the second business day after publication of results of the voting</p> <p>In case of termination of the scheme, regulation 41 of the SEBI (mutual Funds) Regulations, 1996 shall apply.</p>
Option to hold unit in demat form	<p>Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated May 19, 2011; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form.</p> <p>The Unit holders would have an option to hold the Units in dematerialized form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO.</p> <p>Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date. Each Option held in the dematerialised form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website link <a href="http://www.nsdl.co.in">www.nsdl.co.in</a> or <a href="http://www.cdsindia.com">www.cdsindia.com</a>. The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.</p>
Listing	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.
The policy regarding reissue	Presently, the AMC does not intend to reissue the

of repurchased Units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	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.
Right to Limit /Suspend Subscription under the Scheme:	In case the size of the Scheme increases to a level which in the opinion of the Trustees is not manageable or occurring of any operational event(s) or any events which in the opinion requires limit / suspend subscription under the Scheme, the Trustees reserve the right to stop fresh / ongoing subscription of units to investors in the best of interest of scheme / investor. The Trustees reserves the right at its sole discretion to withdraw/suspend/limit the allotment/subscription of units in the Scheme temporarily or indefinitely in the above circumstance(s).
Restrictions, if any, on the right to freely retain or dispose of Units being offered.	<p>The Units under the Scheme are transferable. However, additions/deletion of names will not be allowed under any folio of the Scheme.</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>
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 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 any of the SBIFML Branches for conversion of Units into demat form. The AMC will issue the Units in dematerialized form to the Unit holder within two Business Days from the date of receipt of such request</p>
Rematerialization of Units	<p>Rematerialization of Units shall be carried out in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time.</p> <p>The process for rematerialisation of Units will be as follows:</p> <ul style="list-style-type: none"> <li>• Unit Holders/investors should submit a request to their</li> </ul>

	<p>respective Depository Participant for rematerialisation of Units in their beneficiary accounts.</p> <ul style="list-style-type: none"> <li>• Subject to availability of sufficient balance in the Unit Holder's/investor's account, the Depository Participant will generate a Rematerialisation Request Number and the request will be despatched to the AMC/Registrar.</li> </ul> <p>On acceptance of request from the Depository Participant, the AMC/Registrar will despatch the account statement to the investor and will also send electronic confirmation to the Depository Participant.</p>
Cash investments in mutual funds	<p>Pursuant to SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 and CIR/IMD/DF/10/2014 dated May 22, 2014, in order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash for purchases / additional purchases extent of Rs. 50,000/- per investor, per mutual fund, per financial year shall be allowed subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. However, payment redemptions, Income Distribution cum capital withdrawal (IDCW), etc. with respect to aforementioned investments shall be paid only through banking channel.</p> <p>In view of the above the fund shall accept subscription applications with payment mode as 'Cash' ("Cash Investments") to the extent of Rs. 50,000/- per investor, per financial year subject to the following:</p> <ol style="list-style-type: none"> <li>1) Eligible Investors: Only resident individuals, sole proprietorships and minors (through guardians), who are KYC Compliant and have a Bank Account can make Cash Investments.</li> <li>2. Mode of application: Applications for subscription with 'Cash' as mode of payment can be submitted in physical form only at select OPAT of SBI Mutual Fund.</li> <li>3. Cash collection facility with State Bank of India (SBI) : Currently, the Fund has made arrangement with SBI to collect cash at its designated branches from investors (accompanied by a deposit slip issued and verified by the Fund). The Bank only acts as an aggregator for cash received towards subscriptions under various schemes received on a day at the various SBI branches.</li> </ol> <p>AMC reserves the right to reject acceptance of cash investments if it is not in compliance with applicable SEBI circular or other regulatory requirements.</p>
Facilitating transactions through Stock Exchange Mechanism	<p>In terms of SEBI Circular SEBI/IMD/CIR No.11/183204/ 2009 dated November 13, 2009, units of the Schemes can be transacted through Mutual Fund Service System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of BSE Ltd. (BSE) through all the registered stock brokers of the NSE and / or BSE 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</p>

	<p>acceptance' of SBI Mutual Fund.</p> <p>Further in line with SEBI Circular no. SEBI/HO/MRD1/DSAP/CIR/P/2020/29 dated February 26,2020 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>									
<p>Appointment of Mf Utilities India Private Limited</p>	<p>MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.</p> <p>Accordingly, all financial and non-financial transactions pertaining to Schemes of SBI Mutual Fund can be done through MFU either electronically on <a href="http://www.mfuonline.com">www.mfuonline.com</a> as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at <a href="http://www.mfuindia.com">www.mfuindia.com</a> as may be updated from time to time. The Online Transaction Portal of MFU i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the AMC.</p> <p>Applicability of NAV shall be based on time stamping of application and realization of funds in the bank account of SBI Mutual Fund within the applicable cut-off timing. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received <u>by</u> MFU (physical / online). However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms &amp; conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.</p> <p>Investors are requested to note that, MFUI will allot a Common Account Number ("CAN"), a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. Investors can visit the website of MFUI (<a href="http://www.mfuindia.com">www.mfuindia.com</a>) to download the relevant forms.</p> <p>The AMC reserves the right to change/modify/withdraw the features mentioned in the above facility from time to time.</p>									
<p>Aggregate Investment in the Scheme</p>	<p>Aggregate investment in the Scheme by following category as on March 31, 2023:</p> <table border="1" data-bbox="557 1730 1335 1991"> <thead> <tr> <th data-bbox="557 1730 716 1831">Category</th> <th data-bbox="716 1730 1033 1831">Aggregate investment (Cost) (Amount in Rs.)</th> <th data-bbox="1033 1730 1335 1831">Market Value (Amount in Rs.)</th> </tr> </thead> <tbody> <tr> <td data-bbox="557 1831 716 1899">AMC's Board of Directors</td> <td data-bbox="716 1831 1033 1899">114,912.00</td> <td data-bbox="1033 1831 1335 1899">131,250.21</td> </tr> <tr> <td data-bbox="557 1899 716 1991">Scheme's Fund Manager</td> <td data-bbox="716 1899 1033 1991">135,084.33</td> <td data-bbox="1033 1899 1335 1991">141,787.95</td> </tr> </tbody> </table>	Category	Aggregate investment (Cost) (Amount in Rs.)	Market Value (Amount in Rs.)	AMC's Board of Directors	114,912.00	131,250.21	Scheme's Fund Manager	135,084.33	141,787.95
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AMC's Board of Directors	114,912.00	131,250.21								
Scheme's Fund Manager	135,084.33	141,787.95								

	Other Key personnel	11,244,577.21	12,215,912.72	
Appointment of MFCentral as Official Point of Acceptance	<p>Pursuant to SEBI circular no SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/604 dated July 26, 2021, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTA's (QRTA's), KFin Technologies Private Limited (KFintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral – A digital platform for Mutual Fund investors.</p> <p>MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs of investors that significantly reduces the need for submission of physical documents by enabling various digital / phygital (involving both physical and digital processing) services to Mutual fund investors across fund houses subject to applicable Terms &amp; Conditions of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <a href="https://mfcentral.com/">https://mfcentral.com/</a> and a Mobile App in future.</p> <p>With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, SBI Mutual Fund designates MFCentral as its Official Point of Acceptance (DISC – Designated Investor Service Centre).</p> <p>Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the DISC or collection centres of KFintech or CAMS.</p>			

## C. PERIODIC DISCLOSURES

<p><b>Net Asset Value</b></p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>The AMC will calculate and disclose the NAV in the manner as may be specified under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>. Further, the Mutual Fund shall send the latest available NAVs to the unitholders through SMS, upon receiving a specific request in this regard.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 11.00 p.m.</p>
<p><b>Half yearly Disclosures: Portfolio / Financial Results</b></p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p><b>Half Yearly disclosure of Un-Audited Financials:</b></p> <p>Before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half – yearly unaudited financial results on the website of the Fund i.e. <a href="http://www.sbimf.com">www.sbimf.com</a> and that of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a>. A notice advertisement communicating the investors that the financial results shall be hosted on the website shall be published in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the fund is situated.</p> <p><b>(ii) Half Yearly disclosure of Scheme's Portfolio:</b></p> <p>In terms of 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 &amp; September 30), the portfolio of the Scheme shall be disclosed as under:</p> <ol style="list-style-type: none"> <li>1. The Fund shall disclose the scheme's portfolio (alongwith the ISIN) in the prescribed format as on the last day of the half year for all the Schemes of SBI Mutual Fund on its website i.e. <a href="http://www.sbimf.com">www.sbimf.com</a> and on the AMFI's website i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> within 10 days from the close of the half-year.</li> <li>2. A Statement of Scheme portfolio shall be emailed to those unitholders whose email addresses are registered with the Fund within 10 days from the close of each half year.</li> <li>3. The AMC shall publish an advertisement every half year, in the all India edition of at least two daily newspapers, one each in English and Hindi; disclosing the hosting of the half yearly schemes portfolio statement on its website viz. <a href="http://www.sbimf.com">www.sbimf.com</a> and on the website of AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> and the modes through which a written request can be submitted by the unitholder for obtaining a physical or electronic copy of the statement of scheme portfolio.</li> <li>4. The AMC shall provide physical copy of the statement of scheme portfolio, without charging any cost, on receipt of a specific request from the unitholder.</li> </ol>
<p><b>Monthly / Fortnightly Disclosure of Schemes' Portfolio Statement</b></p>	<p>The fund shall disclose the scheme's portfolio in the prescribed format along with the ISIN as on the last day of the month for all the Schemes of SBI Mutual Fund on its website <a href="http://www.sbimf.com">www.sbimf.com</a> and on the AMFI's website i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> within 10 days from the close of the month. Further, the Statement of Scheme portfolio shall be emailed to those unitholders whose email addresses are registered with the Fund within the above prescribed timeline. Further, the AMC shall provide physical copy of the statement of scheme portfolio, without charging any cost, on receipt of a specific request from the unitholder.</p>

Pursuant to SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/130

	dated July 22, 2020, the fund shall also disclose the scheme's portfolio in the prescribed format along with the ISIN on fortnightly basis within 5 days of every fortnight on its website <a href="http://www.sbimf.com">www.sbimf.com</a>
Annual Report	<p>Scheme wise Annual Report or an abridged summary thereof shall be provided to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year as follows:</p> <ol style="list-style-type: none"> <li>1. The Scheme wise annual report / abridged summary thereof shall be hosted on website of the Fund i.e., <a href="http://www.sbimf.com">www.sbimf.com</a> and on the website of AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a>. The physical copy of the 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.</li> <li>2. The scheme annual report or an abridged summary thereof shall be emailed to those unitholders whose email addresses are registered with the Fund.</li> <li>3. The AMC shall publish an advertisement on annual basis, in the all India edition of at least two daily newspapers, one each in English and Hindi; disclosing the hosting of the scheme wise annual report on its website viz. <a href="http://www.sbimf.com">www.sbimf.com</a> and on the website of AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> and the modes through which a written request can be submitted by the unitholder for obtaining a physical or electronic copy of the scheme-wise annual report or abridged summary.</li> <li>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.</li> </ol>
Associate Transactions	Please refer to Statement of Additional Information (SAI).
Taxation	<p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p> <p>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.</p> <p>The income-tax implications in case of investments in non-Equity Oriented Funds ("non-EOF") are discussed briefly below. In case of non-resident investors, please note that grant of benefit under the relevant Double Taxation Avoidance Agreement ("DTAA"), if any, is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 1961 and the relevant DTAA as well as interpretation of relevant Article of such DTAA.</p> <p><b>CAPITAL GAINS ON NON-EQUITY ORIENTED MUTUAL FUNDS</b></p> <p><b>[I] FOR INVESTMENTS IN SPECIFIED MUTUAL FUNDS MADE ON OR AFTER APRIL 1, 2023</b></p> <p>Specified Mutual Fund" means a Mutual Fund by whatever name called, where not more than 35% of its total proceeds is invested in the equity shares of domestic companies. The percentage of equity shareholding held in respect of the Specified Mutual Fund shall be computed with reference to the annual average of the daily closing</p>

figures. Investments in Specified Mutual Funds on or after April 1, 2023 shall be deemed to be short term capital assets irrespective of holding period.

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

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

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

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

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

	(D) Resident Investor	Normal tax rates applicable to investor <sup>3</sup>	NIL	20% <sup>1 3</sup>	NIL
	(E) Foreign Institutional Investor (FII)	30% <sup>3</sup>	NIL	10% <sup>2 3</sup>	NIL
	(F) Non-Resident (other than FII)	Normal tax rates applicable to investor <sup>3</sup>	30% <sup>3 4</sup>	Listed: 20% <sup>1 3</sup> Unlisted: 10% <sup>2 3</sup>	Listed: 20% <sup>1 3 4</sup> Unlisted: 10% <sup>2 3 4</sup>
<b>TAX ON INCOME DISTRIBUTION (IDCW OPTION)</b>					
<b>Status of Investor</b>		<b>INCOME TAX RATE</b>	<b>TDS</b>		
(A) Resident Investor		Normal tax rates applicable to investor <sup>3</sup>	10% ( <i>if income distributed &gt; Rs.5,000 during FY</i> ) <sup>3 4</sup>		
(B) Non-Resident Investors (including FII)		20% <sup>3</sup>	20% <sup>3 4</sup>		
<p>(1) With indexation benefit</p> <p>(2) Without indexation and foreign exchange fluctuation benefit</p> <p>(3) <u>Levy of Surcharge and Health &amp; Education Cess:</u></p> <p>If taxpayer (Individual/HUF/AOP/BOI/AJP) opts for Old Tax Regime, then Surcharge to be levied on basic tax at:</p> <ul style="list-style-type: none"> <li>• 37% where specified income exceeds Rs.5 crore;</li> <li>• 25% where specified income exceeds Rs.2 crore but does not exceed Rs.5 crore;</li> <li>• 15% where total income exceeds Rs.1 crore but does not exceed Rs.2 crore; and</li> <li>• 10% where total income exceeds Rs.50 lakhs but does not exceed Rs.1 crore.</li> </ul> <p>If taxpayer (Individual/HUF/AOP/BOI/AJP) pays tax as per default New Tax Regime u/s. 115BAC(1A), then maximum rate of Surcharge will be 25% where income exceeds Rs.2 crore.</p> <p>In case of an AOP consisting of only companies as its members, the rate of surcharge shall not exceed 15%.</p> <p>Surcharge for companies to be levied on basic tax:</p> <ul style="list-style-type: none"> <li>• Domestic Company: 12% where income exceeds Rs.10 crore and 7% where income exceeds Rs.1 crore but less than Rs.10 crore. If domestic company opts for concessional tax regime u/s. 115BAA/115BAB: then flat rate of 10% on basic tax</li> <li>• Non-resident Company: 5% where income exceeds Rs.10 crore and 2% where income exceeds Rs.1 crore but less than Rs.10 crore</li> </ul>					

	<p>Enhanced surcharge of 25% or 37%, as the case may be, will not apply in case of income by way of dividend or capital gains on securities covered under Section 111A (STCG on EOF), Section 112 (LTCG on non-EOF acquired up to March 31, 2023 and LTCG on non-EOF acquired from April 1, 2023 where equity exposure in such non-EOF &gt; 35%), Section 112A (LTCG on EOF) &amp; Section 115AD (tax on income earned by FIIs).</p> <p>Health &amp; Education Cess @ 4% is applicable on aggregate of basic tax &amp; surcharge.</p> <p>Please note that surcharge and cess shall not be applied on basic tax while deducting TDS, if any, on income of resident investors only.</p> <p>(4) The Mutual Fund will pay/deduct taxes at source ("TDS") as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961 read with the Income-tax Rules, 1962 and any circulars or notifications or directives or instructions issued thereunder. Please note that grant of DTAA benefit, if any, is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 1961 and the relevant DTAA as well as interpretation of relevant Article of such DTAA.</p> <p><u>TDS at higher rates:</u> 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.</p> <p><u>In case of FII:</u> As per provisions of Section 196D of the Act, TDS is applicable at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY.</p> <p><u>In case of non-resident investors (other than FII):</u> As per provisions of Section 196A of the Act, TDS is applicable on any income in respect of units of a Mutual Fund at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY. Tax will be deducted on Short-term/Long-term capital gains at the tax rates (plus applicable Surcharge and Health and Education Cess) specified in the Finance Act 2023 at the time of redemption of units in case of Non-Resident investors (other than FIIs) only.</p> <p>The above income-tax/TDS rates are in accordance with the provisions of the Income-tax Act, 1961 as amended by Finance Act 2023. The above rates are based on the assumption that the mutual fund units are held by the investors as capital assets and not as stock</p>
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	<p>in trade.</p> <p>Transfer of units upon consolidation of two or more schemes of equity-oriented fund or two or more schemes of a fund other than equity-oriented fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains. Transfer of units upon consolidation of plans within mutual fund schemes in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.</p> <p>Investors are requested to note that the tax position prevailing at the time of investment may change in future due to statutory amendment(s). The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961. Additional tax liability, if any, imposed on investors due to such changes in the tax structure, shall be borne solely by the investors and not by the AMC or Trustee.</p> <p>Investors should consult their professional tax advisor before initiating such requests.</p> <p><b>For further details on taxation, please refer to the clause on Taxation in the Statement of Additional Information (SAI).</b></p>
Investor services	<p>Details of Investor Relations Officer of the AMC:</p> <p>Name: Mr. C A Santosh (Investor Relations Officer)</p> <p>Address: SBI Funds Management Ltd., 9th Floor, Crescenzo, C- 38 &amp; 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051</p> <p>Telephone number: 022 - 61793537</p> <p>Fax: 022- 67425687</p> <p>e-mail: <a href="mailto:customer.delight@sbimf.com">customer.delight@sbimf.com</a></p>
Applicability of Stamp Duty	<p>Pursuant to Notification issued by Department of Revenue, Ministry of Finance, Government of India, a stamp duty of 0.005% would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on applicable transactions (Purchase, Switch-in, IDCW Reinvestment &amp; Systematic transactions viz. SIP / STP-in etc.) to the unit holders would be reduced to that extent</p>
Product Labelling	<p>The Risk-o-meter shall have following six levels of risk:</p> <ol style="list-style-type: none"> <li>Low Risk</li> <li>Low to Moderate Risk</li> <li>Moderate Risk</li> <li>Moderately High Risk</li> <li>High Risk and</li> <li>Very High Risk</li> </ol> <p>The evaluation of risk levels of a Scheme shall be done in accordance with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020, as amended from time to time.</p> <p>Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter alongwith portfolio disclosure shall be disclosed on the <a href="http://www.sbimf.com">www.sbimf.com</a> as well as AMFI website within 10 days from the close of each month. The risk level of the Scheme as on March 31 of every year, along with number of times the risk level has changed</p>

	over the year shall be disclosed on <a href="http://www.sbfimf.com">www.sbfimf.com</a> and AMFI website. Risk-o-meter details shall also be disclosed in scheme wise Annual Reports and Abridged summary.
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## **D. NAV INFORMATION**

NAV of the Scheme shall be computed and declared on every business day. The NAV under the Scheme would be rounded off to four decimals as follows or such other formula as may be prescribed by SEBI from time to time:

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

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

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

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

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

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

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

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

Purchase Price = Applicable NAV

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

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

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

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

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

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

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

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

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

$$\begin{aligned}\text{Redemption Price} &= \text{Applicable NAV} * (1 - \text{Exit Load}) \\ &= \text{Rs. } 12 * (1-1\%) = \text{Rs. } 11.988/\end{aligned}$$

**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 circular no. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018.

## IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the Scheme. The information provided under this section seeks to assist the investor in understanding the expense structure of the Scheme and types of different fees / expenses and their percentage that the investor is likely to incur on purchasing and selling the Units of the Scheme.

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

Not Applicable

### B. ANNUAL SCHEME RECURRING EXPENSES

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

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.00%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. 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 (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	
Other Expenses^	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6)</b>	<b>Upto 2.00%</b>
Additional expenses under regulation 52 (6A) (c)*	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

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

\*Pursuant to SEBI Circular No. SEBI /HO/IMD/DF2/CIR/P/2018/15 dated February 02, 2018, additional expenses under regulation 52 (6A) (c) shall not be levied if the scheme doesn't have exit load.

The AMC has estimated that upto 2.00% (plus allowed under regulation 52(6A)(c)) of the daily net asset will be charged to the scheme as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI circular no. CIR/IMD/DF/21/2012 dated

September 13, 2012. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. as compared to Regular Plan and no commission for distribution of Units will be paid/ charged under Direct Plan. Both the plans i.e. Direct & Regular shall have common portfolio. However, Regular Plan and Direct Plan shall have different NAVs.

The mutual fund can charge expenses within overall limits, without any internal cap on the aforesaid expenses head. Types of expenses charged shall be as per the SEBI (Mutual Funds) Regulation, 1996.

For investor education and awareness initiative, the AMC or the Schemes of the Fund will annually set apart at least 0.02 percent of daily net asset of the Schemes of the Fund within the maximum limit of the total expense ratio as per SEBI Regulation

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

Pursuant to SEBI Notification dated December 13, 2018, the maximum total expenses of the scheme under Regulation 52(6)(c) shall be subject to following limits

<b>Assets Under Management Slab (In Rs. crore)</b>	<b>Total expense ratio limits for other than equity-oriented schemes</b>
On the first Rs.500 crores of the daily net assets	2.00%
On the next Rs.250 crores of the daily net assets	1.75%
On the next Rs.1,250 crores of the daily net assets	1.50%
On the next Rs.3,000 crores of the daily net assets	1.35%
On the next Rs.5,000 crores of the daily net assets	1.25%
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
On balance of the assets	0.80%

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.

In addition to the above expenses permissible under Regulation 52 (6) (c), the following expenses will be charged to the scheme:

1. The Goods & Service tax on investment management and advisory fees would be charged in addition to the above limit.
2. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions; the securities transaction tax (STT) will continue to be included in the cost of investment and will not come under the limit of 0.12% & 0.05% mentioned above, as the case may be. Further, In terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05% for derivative transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 percent for cash market transactions and 0.05% for derivative transactions 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.
3. In terms of Regulation 52 (6A) (b), Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified from time to time are at least –

- 30 percent of gross new inflows in the scheme, or;
- 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 sub- clause (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.

4. Further, GST on expenses other than investment and advisory fees shall be borne by the Scheme within the maximum limit of annual recurring expenses as prescribed in Regulation 52.

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

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.

#### **C. Illustration of impact of expense ratio on schemes returns:**

<b>Illustration of impact of expense ratio on scheme's returns</b>	
Opening NAV (INR Rs) (a)	100
Scheme's gross return for the year	10%
Closing NAV before charging expenses (b)	110
Total expense charged (INR) (c)	1.5
NAV after charging expenses (b-c)	108.5
Net return to the investor	8.50%

Above illustration is a simplified calculation to show the impact of the expense charged on the performance to the scheme. In the above illustration total expense charged to the scheme has been mentioned in INR. As per the SEBI regulation, expense to the scheme is charged on daily basis on the daily net assets and as per the percentage limits specified in the SEBI regulations.

#### **D. LOAD STRUCTURE**

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

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

<b>Entry Load</b>	Not Applicable
<b>Exit Load</b>	Nil

The charges stated above are a percentage of the NAV.

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 reinvestment of Income Distribution cum capital withdrawal shall not be subject to entry and exit load.

The AMC reserves the right to introduce a load structure, levy a different load structure or remove the load structure in the scheme at any time after giving notice to that effect to the investors through an advertisement in an English language daily that circulates all over India as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated.

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

For any change in load structure AMC will issue an addendum and display it on the website/OPAT of SBI MF.

Any imposition or enhancement in the load shall be applicable on prospective investments only. However, AMC shall not charge any load on issue of bonus units and units allotted on Re-investment of Income Distribution cum capital withdrawal for existing as well as prospective investors. At the time of changing the load structure, the mutual fund may consider the following measures to avoid complaints from investors about investment in the scheme without knowing the loads:

- 1) The addendum detailing the changes may be attached to Scheme Information Documents and key information memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.
- 2) Arrangements may be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centers and distributors/brokers office.
- 3) The introduction of the exit load alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load/CDSC.
- 4) The AMC shall be required to issue an addendum and display the same on its website immediately .
- 5) Any other measures which the mutual funds may feel necessary.

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.

## **V. RIGHTS OF UNITHOLDERS**

Please refer to SAI for details.

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

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

Not applicable

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

**Against Sponsor: State Bank of India**

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

- d. The Reserve Bank of India has imposed a total penalty of Rs.200 lacs on 16-03-2021, including penalty of Rs.100 lacs for contravention of the provisions of section of 10(l)(b)(ii) of Banking Regulation Act, 1949 and additional penalty of Rs.100 lacs for contravention of RBI directions specifically issued to the bank vide Letter No.DBS.CO.SSM-SBV1751113.26.00 1/2019-20 dated 19-09-2019 regarding payment of commission to employees engaged in cross-selling activities. The penalty has been paid to RBI on 24-03-2021.
- e. The Reserve Bank of India imposed a monetary penalty of Rs.50.00 lacs for failure to ensure data accuracy and integrity while submitting the data on large credit (CRLC reporting) to RBI. Bank did not report data of two companies namely M/s Managlore SEZ Limited and M/s Parkline LLC, with sanctioned amount of more than Rs. 5 crore as Group Companies of the borrower from June 2017 to March 2020 and from March 2018 to December 2019 respectively. Bank also incorrectly reported data of two companies namely M/s Malwa Solar Power Generation Private Limited and M/s SRM Institute of Science and Technology as group companies of the borrower from March 2018 to March 2020 and June 2018 to September 2018 respectively. The penalty has been paid on 14.07.2021.
- f. The Reserve Bank of India imposed a penalty of Rs.1.00 crore for contravention of the provisions of subsection (2) of section 19 of the Banking regulation Act related to the following 1. The bank held shares as a pledgee, of an amount exceeding thirty percent of the paid-up share capital of six borrower companies as on March 31, 2018 and continued to hold shares exceeding thirty percent of the paid up share capital of two borrower companies as on March 2019. The penalty has been paid on 01.12.2021
- g. Penalties amounting to Rs. 1824/- is levied by INTL. tax range 4(2) , Mumbai, under section 271C of the IT act,1961. The penalty has been paid on 15.10.2022.
- h. A Show Cause Notice (SCN) amounting to Rs.37.15 lakhs has been received from Central GST (Audit) office , Patiala, in respect of e-SBP branches for the period April 2016 to march 2017 on the issue of non-payment of service tax on penal interest recovered from customers.
- i. An SCN amounting to Rs.9.75 lakhs, has been received from Deputy Commissioner, Telangana, in respect of Telangana GSTIN for the period April 2020 to March 2021 on the issue of:
  - i. Excess ITC claimed on account of non-reconciliation of information declared in GSR09.
  - ii. Excess ITC reversed in GSTR9 over and above GSTR3B.
  - iii. Under- declaration of ineligible ITC.
 SBI has examined the issues involved and have observed that the claim is not sustainable. SBI has replied on 24th June 2022.
- j. An SCN amounting to Rs.17.29 crore, has been received from Central Excise (audit), Kochi in respect of eSBT for the period Oct-2016 to Mar-17 alleging:
  - i. Short Service Tax paid.
  - ii. Ineligible ITC.
 SBI has examined the issues involved and have observed that the Bank is not at fault and the claim by the tax authorities is not sustainable. SBI has replied to the SCN within stipulated time.

- k. An SCN amounting to Rs.9.28 crore from Joint Commissioner of States and Excise, Parwanoo in respect of wrong utilization of Input credit of GST paid of Inter bank Transactions( July 2017-to March 2018). SBI has examined the issues involved and have observed that the Bank is not at fault and claim by the tax authorities is not sustainable. SBI has already referred the matter to GST consultant.
- l. An SCN amounting to Rs13.10 crore from Joint Commissioner of States and Excise, Parwanoo in respect of wrong utilization of Input credit of GST paid of Inter bank Transactions( July 2018-to March 2019). SBI has examined the issues involved and have observed that the Bank is not at fault and claim by the tax authorities is not sustainable. SBI has already referred the matter to GST consultant.
- m. An SCN amounting to Rs.13.72 crore from Joint Commissioner of States and Excise, Parwanoo in respect of wrong utilization of Input credit of GST paid of Inter bank Transactions( July 2019-to March 2020). SBI has examined the issues involved and have observed that the Bank is not at fault and claim by the tax authorities is not sustainable. SBI has already referred the matter to GST consultant.
- n. An SCN amounting to Rs.16.29 crore from Joint Commissioner of States and Excise, Parwanoo in respect of wrong utilization of Input credit of GST paid of Inter bank Transactions( July 2020-to March 2021). SBI has examined the issues involved and have observed that the Bank is not at fault and claim by the tax authorities is not sustainable. SBI has already referred the matter to GST consultant.
- o. An SCN amounting to Rs.9.28 crore from Joint Commissioner of States and Excise, Parwanoo in respect of wrong utilization of Input credit of GST paid of Inter bank Transactions( July 2021-to March 2022). SBI has examined the issues involved and have observed that the Bank is not at fault and claim by the tax authorities is not sustainable. SBI has already referred the matter to GST consultant.
- p. SCNs amounting to Rs.4739.44 lakh has been received from Deputy Commissioner, Abids, STU-2, Telangana, in respect of Telangana GSTIN for the period 2020-2021 on the issue of:
  - (a)Reconciliation of GSTR3B with GSTR 1.
  - (b) ITC to be reversed on non-business transactions & exempt supplies.
  - (c) Under declaration of Ineligible ITC.
  - (d) ITC claimed from cancelled dealers
 SBI has filed the reply.
- q. SCN amounting to Rs.42.74 lakh has been received from Assistant Commissioner of State, Raipur, in respect of Chattisgarh GSTIN for the period under 2020-21 in respect of Difference in GSTR 3 B with GSTR 2A. SBI has replied on 14.10.2022.
- r. SCN amounting to Rs.11.89 lakh has been received from Assistant Commissioner of state, Vijaywada, in respect of Amrawati GSTIN for the period under 2021-22 in respect of GST TDS particulars not shown in GSTR-3B for the month of December 2021. SBI has replied on 10.10.2022.
- s. 5 SCNs amounting to Rs. 303.25 crore has been received in respect of Rajasthan GSTIN for the period 2017-18 to 2021-22 on the issue of matching of Input Tax Credit (ITC) availment with GSTR2A by SBI and ineligible ITC u/s 17(5). SBI has examined the issue involved and have observed that SBI is not at fault and the claim by the tax authorities is not sustainable. SBI is in the process of replying to the tax authorities.

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

(Amount in millions)

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

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

- Commercial Indo Bank LLC, Moscow
  - i. The Central Bank of Russia (CBR) imposed a penalty of RUB 1000,000 (INR 1082500) on CIBL in August 2019 for violation of certain items in Art 3 and Art 6 of Federal Law No. 353-FZ observed in granting of a term loan to a natural person. The penalty has been paid on 17.09.2019
  - ii. The Central Bank of Russia (CBR) imposed a penalty of RUB 36,829 (INR 39867) on CIBL on 20-08-2019 for shortfall of RUB 3.31 million, in the obligatory reserves

kept by CIBL with CBR from 10.07.2019 to 06.08.2019. The penalty has been paid on 06.09.2019

- iii. The Central Bank of Russia issued a penalty of RUB 8,637,000 (INR 81,40,373 appx) in December 2020 for violations of legislation of Russian Federation and regulations of Central Bank of Russia in the field of AML, established by results of inspection dated 30-07-2020. The penalty has been paid on 15-12-2020.

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

- **SBI (Mauritius)\_ Ltd**

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

- **SBI South Africa operations (SBISA)**

SBI South Africa operations (SBISA) has received a notice dated 26.07.2022 from Prudential Authority, notifying the regulators' intention to impose Administrative Sanctions on SBISA which include an aggregate financial penalty of ZAR10.25 million (INR 4.84 crore) (out of which ZAR 3.5 mio is suspended until 26.07.2025). the Prudential Authority ( PA) in its letter dated 26.07.2022 has stated that SBSA may make representations to the PA, in writing or or

before 06.09.2022, citing reasons as to why some or all the above mentioned sanctions should not be imposed.. SBIA submitted its representation on 04.10.2022.

- **SBI Australia (SBIA)**

SBIA noticed on 03.02.2023 that it did not notify *Australian Prudential Regulation Authority* (APRA) about the appointment of M/s. Findex Australia Pty Ltd. in June 2022 as Internal Auditors of SBIA. (As per APRA CPS 231-Outsourcing requirements, all outsourcing agreements entered into are to be notified to the regulator in not later than 20 business days).

The apparent breach of APRA CPS 231-Outsourcing requirements came to the notice of SBIA on receipt of an APRA email dated 03.02.2023 seeking information on the existing Internal Auditors and their appointment notification. In response to APRA mail dated 03.02.2023, breach Notification letter, including the causes of breach, details of the underlying SBIA procedures, the assessment of the breach and the letter of notification for appointment of the Internal Audit firm, was submitted by SBIA to APRA on 09.02.2023. APRA was given assurance that SBIA has outlined the appropriate corrective actions to ensure against repetition of the issue.

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

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

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

**Against Sponsor:**

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

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

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

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

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

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

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

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

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

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

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

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

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

Not Applicable

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

SEBI had initiated an investigation into certain transactions in the shares of M/s. Padmini Technologies Limited ("PTL"), during the period 2000-2001, which included an inquiry into the investments made by SBI Mutual Fund in the shares of PTL. The Central Bureau of Investigation had also investigated about various aspects of transactions in the shares of PTL which included investments by various schemes of SBI Mutual Fund during the period. A case was subsequently filed in the Sessions Court at Mumbai in 2006 against some ex-employees of the Company. SBI Funds Management Ltd ("SBIFML"), SBI Mutual Fund Trustee Company Pvt. Ltd. and SBI Mutual Fund are not parties to this case. The internal investigations conducted by the Chairman, Board of Trustees, SBI Mutual Fund, however, had ruled out any questionable intentions of SBI Mutual Fund in the matter.

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

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

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

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

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

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

Date of Approval of the scheme by SBI Mutual Fund Trustee Company Private Limited on 21<sup>st</sup> January 2000.

For and on behalf of the Board of Directors,

SBI Funds Management Limited  
(the Asset Management Company for SBI  
Mutual Fund)

sd/-

Place: Mumbai

Date: April 28, 2023

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

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## SBI FUNDS MANAGEMENT LTD - BRANCHES

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Road, Near Indian- Allahabad Bank, Dewas – 455001, Madhya Pradesh. **Phone No:** 07272 – 403382 **Email Id:** [camsdew@camsonline.com](mailto:camsdew@camsonline.com) **DHANBAD:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad-826001, Tel: 0326-2304675. **DHARMAPURI :**16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri -636 701,\_Tel: 4342-310304. **DHULE:** House No. 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule – 424001, Tel No: 02562 – 640272. **DIBRUGARH:** Amba Complex,Ground Floor,H S Road,Dibrugarh-786001. **DIMAPUR:** MM Apartment,House No; 436 (Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur – 797112, Nagaland Email: [camsdmv@camsonline.com](mailto:camsdmv@camsonline.com). **DURGAPUR:** Plot No. 3601, Nazrul Sarani, City Centre, Durgapur-713 216, Tel: 0343-2545420/30. **ELURU:** 22B-3-9, Karl Marx Street, Powerpet, Eluru, Andhra Pradesh - 534002. Tel: 08812 – 231381 **ERODE:** 197, Seshaiyer Complex, Agraharam Street, Erode-638001, Tel: 0424-320 7730. **FAIZABAD:** 1/13/196, A, Civil Lines, Behind Triupati Hotel, Faizabad - 224001,Uttar Pradesh, Tel No: 9235406436. **FARIDHABAD:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001, Tel: 0129-3241148. **FIROZABAD:** 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad – 283203, Phone No.: 0561 – 2240495. **GANDHIDHAM:** Shyam Sadan, First Floor, Plot No 120,Sector 1/A, Gandhidham - 370201 **Phone No:** 02836 233220 **Email Id:** [camsqdm@camsonline.com](mailto:camsqdm@camsonline.com). **GANDHINAGAR:** M-12 Mezzanine Floor, Suman Tower, Sector 11, Gandhinagar – 382011. Tel: 079-23240170. **GANGTOK:** House No: GTK /006/D/20(3), Near Janata Bhawan, Diesel Power House Road (D.P.H. Road), Gangtok - 737101, Sikkim. **Phone No:** 03592-202562 Email: [camsqtk@camsonline.com](mailto:camsqtk@camsonline.com) **GAYA:** C/O Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya – 823001. **Phone No:** 9472179424 **Email Id:** [camsqgaya@camsonline.com](mailto:camsqgaya@camsonline.com) **GAZIABAD:** First Floor C - 10 RDC Rajnagar, Opposite Kacheri Gate No.2 Ghaziabad – 201002. **Phone No:** 0120 – 6510540 **Email Id:** [camsqg@camsonline.com](mailto:camsqg@camsonline.com) **GOA:** Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalaxmi Temple, Panaji, Goa - 403 001, Tel: 0832- 6450439. **GODHRA:** 1st Floor, Prem Praksh Tower, B/H B.N.Chambers, Ankleshwar Mahadev Road, Godhra – 389001, Gujarat Email: [camsqdh@camsonline.com](mailto:camsqdh@camsonline.com) Phone no: 08000724711 **GONDAL (PARENT RAJKOT):** A/177, Kailash Complex, Opp. Khedut Decor, GONDAL-360 311, Tel: 0281-329 8158. **GORAKHPUR:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur-273001, Tel: 0551-329 4771. **GORAKHPUR :**CAMS SERVICE CENTRE UNIT NO-115, FIRST FLOOR, VIPUL AGORA BUILDING, SECTOR-28, MEHRAULI GURGAON ROAD, CHAKKAR PUR GURGAON - 122001 **EMAIL ID:** CAMSGUR@CAMSONLINE.COM **PHONE NO:** 0124-4048022 **GULBARGA:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga, Gulbarga-585 101, Tel: 8472-310119. **GUNTUR:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002, Tel: 0863-325 2671. **GURGAON:** UNIT NO-115, First Floor, Vipul Agora Building, Sector-28, Mehrauli Gurgaon Road, Chakkar Pur Gurgaon – 122001 **Email Id:** [camsqgur@camsonline.com](mailto:camsqgur@camsonline.com) **Phone No.** 0124-4048022. **GUWAHATI:** Piyali Phukan Road, K. C. Path, House No – 1, Rehabari, Guwahati – 781008, Phone No.: 07896035933. **GWALIOR:** G-6 Global Apartment, KailashVihar Colony, Opp. Income Tax Office, City Centre, Gwalior-474002, Tel: 0751-320 2311. **HALDIA:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office,PurbaMedinipur District, Haldia, Haldia-721 602, Tel: 3224-320273. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani, Haldwani -263139, Tel: 5946-313500. **HARIDWAR:** F – 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand – 249408, Email id: camshwr@camsonline.com. **HASSAN:** 'PANKAJA', 2nd Floor, Near Hotel Palika, Race Course Road, Hassan-573201, Karnataka. Email: camshas@camsonline.com Phone no: 08172-297205 **HAZARIBAG:** Municipal Market, AnnandaChowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmattanagar, Himmattanagar -383 001, Tel: 2772-321080. **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR :**NearArchies Gallery, Shimla PahariChowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR:**No.9/2, 1st Floor,Attibele Road, HCF Post,Behind RTO Office, Mathigiri, Hosur – 635110,Tel: 04344-645010. **HUBLI:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **JABALPUR:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR:** R-7,

YudhisthirMarg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. **JALANDHAR**: 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City – 144001 **Phone No**: 0181 – 2452336 **Email Id**: [camsjal@camsonline.com](mailto:camsjal@camsonline.com) **JALGAON**: RustomjiInfotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA** : Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, ShivajiPutla Road, Jalna, Jalna-431 203, Tel: - **JALPAIGURI** : Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, Post Office & District : Jalpaiguri – 735101, West Bengal. **JAMMU**: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004, Tel: 09205432061, 2432601. **JAMNAGAR**: 217/218, Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHPEDPUR**: Millennium Tower, “R” Road, Room No:15 First Floor, Bistupur, Jamshedpur-831001, Tel: 0657-3294202. **JAUNPUR** :248, FORT ROAD, Near AMBER HOTEL, Jaunpur -222001, Tel: 5452-321630. **JHANSI**: 372/18 D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi – 284001, Tel: 9235402124/ 7850883325. **JODHPUR**: 1/5, Nirmal Tower, IstChopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT**: Jail road, Dholasatra, Near Jonaki Shangha Vidyalaya, Post Office – Dholasatra, Jorhat – 785001, Assam, Tel : 0376-2932558. **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, 4<sup>th</sup> Floor, Seasons Business Centre, Opposite KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan West – 421 301. Email id: [camskyn@camsonline.com](mailto:camskyn@camsonline.com) **KADAPA**: BandiSubbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa-516 001, Tel: 8562-322099. **KANGRA**: Collage Road, Kangra, District Kangra-176001, Himachal Pradesh. Email: [camskan@camsonline.com](mailto: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**: 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur -639002, Tel: 4324-311329. **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:[camskpv@camsonline.com](mailto: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. E-mail - [camskir@camsonline.com](mailto: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, Wyra 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. **KOLLAM**: Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691006, Kerala, Email: [camsklm@camsonline.com](mailto:camsklm@camsonline.com), Phone No: 0474-2742823. **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](mailto: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](mailto: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,107,1<sup>st</sup> floor, Vaishali Arcade Building, Plot no 11, 6 Park Road, Lucknow – 226001, Uttar Pradesh. **Phone No:** 0522 – 4007938 **Email Id:** [camsluc@camsonline.com](mailto: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](mailto:camsmdu@camsonline.com) **MANDI:** 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi - 175001. Email: [camsmdi@camsonline.com](mailto:camsmdi@camsonline.com) **MANDI GOBINDGARH:** Opp State Bank Of India ,Harchand Mill Road,Motia Khan, Mandi Gobindgarh -147301, Punjab. **Email:** [camsmqg@camsonline.com](mailto:camsmqg@camsonline.com) **Phone no:** 01765-506175 **MAHABUBNAGAR:** H. No. 1-3-110, Rajendra Nagar, Mahabubnagar – 509001, Telegana. Tel : 09440033182 **MALAPPURAM:** Kadakkadan Complex,Opp central school,Malappuram-676505, Kerala. Email: [camsmalp@camsonline.com](mailto: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:** [camsmqg@camsonline.com](mailto:camsmqg@camsonline.com) **Phone no:** 01765-506175 **MANGALORE:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003, Tel: 0824-325 1357, 325 2468. **MANIPAL:** Shop No. A2, Basement Floor, Academy Tower, Opp. Corporation Bank,Manipal – 576104. Email id: [camsmpl@camsonline.com](mailto: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 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002, Tel: 0121-325 7278. **MEHSANA:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana-384 002, Tel: 2762-323985, 323117. **MIRZAPUR:** Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. **Phone No:** 05442 – 220282 **Email Id:** [camsmpr@camsonline.com](mailto:camsmpr@camsonline.com) **MIRZAPUR:** First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. **Email:** [camsmpr@camsonline.com](mailto:camsmpr@camsonline.com) **Phone no:** 5442 – 220282 **MOGA:** Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MORADABAD:** H 21-22, 1st Floor,Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001, Tel: 0591- 6450125. **MUMBAI:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai SamacharMarg, 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:** [camsmrn@camsonline.com](mailto:camsmrn@camsonline.com) **Phone no:** 131 - 2442233/ 09027985915 **mysore:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), SaraswatiPuram, 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 **E-mail -** [camsmci@camsonline.com](mailto: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 Ramdaspeth, Nagpur-440 010, Tel: 0712-325 8275, 3258272, 2432447. **NAGAON :** Amulapathy, V.B.Road, House No.315 ,Nagaon-782003, Assam. **Email:** [camsnag@camsonline.com](mailto: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. **E-mail -** [camsnlg@camsonline.com](mailto:camsnlg@camsonline.com) **NASIK:** 1st Floor, " Shraddha Niketan ", Tilak Wadi, Opp. Hotel City Pride, Sharapur 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, 2<sup>nd</sup> floor, Shivani Park, Opposite Shankheswar Complex, Kaliawadi, Navsari – 396445, Gujarat, Tel: 02637 – 236164 **Email:** [camsnvs@camsonline.com](mailto:camsnvs@camsonline.com). **NELLORE:** 97/56, 1 Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore-524001, Tel: 0861-329 8154, 320 1042. **NEW DELHI :** 7-E, 4th Floor, DeenDayal 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, 1<sup>st</sup> Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058. **Email:** [camsjdel@camsonline.com](mailto:camsjdel@camsonline.com) **Nizamabad:** 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani

Nursing Home, Nizamabad – 503001, Telangana. Tel: 08462 – 250018 **NOIDA**: Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18, Noida – 201301 Uttar Pradesh, **Phone No:** 0120-4562490, **Email id:** [camsnoi@camsonline.com](mailto:camsnoi@camsonline.com)

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**ONGOLE**: Old govt hospital Road, Opp Konigetiguptha Apartments., Ongole-523001, Tel: 8592-281514. **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: [campsal@camsonline.com](mailto:campsal@camsonline.com). **PANIPAT**: 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. **PATHANKOT**: 13 - A, Ist Floor, Gurjeet Market Dhangu Road, Pathankot – 145001, Punjab. Tel no. 0186 – 3205010. **PATIALA**: 35, New LalBagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA**: G-3, Ground Floor, Om Vihar Complex,NearSaket Tower, SP Verma Road, Patna-800 001, Tel: 0612-325 5284, 325 5285, 3255286. **PONDICHERRY**: S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORT BLAIR**: 1st Floor, 1<sup>st</sup> floor, Opposite Mishra Store , Near Junglighat Milk Booth, Khaitan Kalyana Mandapam, Jinglighat Colony, Port Blair – 744103 Andaman and Nicobar Islands. Phone No.: 03192-230306/506. **Email Id:** [camsptb@camsonline.com](mailto:camsptb@camsonline.com) **PUNE**: Vartak Pride , 1st floor, Survey No 46, City Survey No 1477, Hingne Budruk D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune – 411052. Email id: [camspun@camsonline.com](mailto:camspun@camsonline.com) **PRATAPGARH**: Opp Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh -230001, Uttar Pradesh. Email: [camspra@camsonline.com](mailto:camspra@camsonline.com) **Phone no:** 5342-221941 **PITAMPURA**: Aggarwal Cyber Plaza-11, Commercial Unit No 371, 3<sup>rd</sup> Floor, Plot No C-7, Netaji Subhash Place, Pitampura, New Delhi-110034. **PURULIA**- Anand Plaza, Shop No. 06, 2nd Floor, Sarbananda Sarkar Street, Munsifdanga, Purulia – 723101, West Bengal, E-mail Id-[Camspr@Camsonline.Com](mailto:Camspr@Camsonline.Com) **RAE BARELI**: 17, Anand Nagar Complex, Rae Bareli, Rae Bareli - 229001, Tel: 535-3203360. **RAIGANJ**: Rabindra Pally, Beside Gitanjali Cinema Hall, P O & P S Raiganj, Dist - North Dijajpur, Raiganj – 733134, West Bengal. **RAIPUR**: HIG,C-23, Sector - 1, Devendra Nagar, Raipur-492004, Tel: 0771-3296 404, 3290830. **RAIGAD**: CAMS Service Centre 1st Floor, MIG - 25, Blessed Villa, Lochan Nagar, Raigarh - 496001 , Chhattisgarh E-mail Id-[camsrig@camsonline.com](mailto:camsrig@camsonline.com) **RAJAHMUNDY**: Door No: 6-2-12, 1st Floor,RajeswariNilayam, Near Vamsikrishna Hospital, NyapathiVari 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, HariharChowk, OppShastriMaidan, LimdaChowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI**: 4, HB Road, No: 206, 2nd Floor ShriLok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 8058. **RATLAM**: Dafria& Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. **RATNAGIRI**: Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. **ROHTAK**: SCO – 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak – 124001, Haryana, Phone No.: 09254303802. **ROORKEE**: 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROURKELA**: J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela – 769012., **Email:** [camsrou@camsonline.com](mailto:camsrou@camsonline.com). **SAGAR**: Opp. Somanji 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, ShukrawarPeth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **SATNA**: 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna – 485 001, Madhya Pradesh, Tel .07672 – 406996 **SATNA**: 1st Floor,Shri Ram Market,Beside Hotel Pankaj, Satna-485001, Madhya Pradesh. **Email:** [camssna@camsonline.com](mailto:camssna@camsonline.com) **Phone no:** 07879036133 **SHAHJAHANPUR**: Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHILLONG**: D'Mar Shopping Complex, Lakari Building, 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. PanchayatBhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA**: No.65 1st Floor, Kishnappa Compound, 1st Cross, HosmaneExtn, Shimoga - SID - SBI Magnum Gilt Fund

577 201, Karnataka, Phone : 9243689049. **SIKAR:** C/O Gopal Sharma & Company, Third Floor, Sukhshine Complex, Near Geetanjali Book depot, Tapadia Bagichi, Sikar – 332001, Rajasthan. **Email:** [camssik@camsonline.com](mailto:camssik@camsonline.com) **Phone no:** 01572-240990 **SILCHAR:** House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite Shiv Mandir, Landmark: Sanjay Karate Building, Near Isckon Mandir, Ambicapatty, Silchar - 788004, Assam. **Phone No:** 03842-221228 **Email Id:** [camsslc@camsonline.com](mailto:camsslc@camsonline.com) **SILIGURI:** 78, Haren Mukherjee Road, 1st floor, Besides SBI Hakimpara, Siliguri – 734001, Phone: 9735316555 , Tel: 9735316555. **SIRSA:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near AryaKanya 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 SiddheshwarPeth, 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](mailto:camssnp@camsonline.com). **SEERAMPORE:** 47/5/1, Raja Rammohan Roy Sarani, PO. Mallickpara, Dist. Hoogly, Seerampore-712203, Tel No: 033 - 26628176. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 4-4-96, First Floor, VijayaGanapathi Back Side, Nanubala Street, Srikanakulam-532 001, Tel: 8942-650110. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 09389 403149. **SURAT:** Shop No – G - 5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395002 **Email:** [camssur@camsonline.com](mailto:camssur@camsonline.com) **SURENDRANAGAR:** Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001. **Phone No:** 02752-232599 **Email Id:** [camssgnr@camsonline.com](mailto:camssgnr@camsonline.com) **SURI:** Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri, West Bengal – 731101, Tel. no. 09333749633. **TAMLUK:** Behind Mass ClinicVill Padumbasan, Tamluk – 721636, Phone No.: 09800224303. **TAMLUK:** Holding No - 58, 1st Floor, Padumbasan, Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk-721636, West Bengal E-mail Id - [camstmz@camsonline.com](mailto:camstmz@camsonline.com) **THANE:** Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Expressway, Thane (West) – 400 601. Phone No.: 022-25395461. **THIRUPPUR:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur-641601, Tel: 0421-3201271. **THIRUVALLA:** 24/590-14, C.V.P Parliament Square Building,Cross Junction, Thiruvalla – 689 101,Kerala, Tel no: 0469 – 6061004. **TINSUKIA:** Bangiya Vidyalaya Road, Near Old Post Office Durgabari, Tinsukia, Assam - 786 125 Tel: 7896502265 email id: : [camstin@camsonline.com](mailto:camstin@camsonline.com). **TIRUNELVELI:** No. F4, Magnem Suraksaa Apartments, Thiruvananthapuram Road, Tirunelveli - 627002. **Email :** [camstrv@camsonline.com](mailto:camstrv@camsonline.com). **TIRUPATHI:** Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, TirumalaByepass Road, Tirupathi-517 501, Tel: 0877-3206887. **TRICHUR:** Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909. **TRIVANDRUM:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004, Tel: 0471-324 0202. **TUMKUR:** C/o Abhilash &Co., Renuka Rashmi Nilaya, 1<sup>st</sup> Floor, Opposite Sridevi Diagnostics, 1<sup>st</sup> Cross, M G Road, Tumkur – 572101. **Email:** [camstkr@camsonline.com](mailto:camstkr@camsonline.com) **TUTICORIN:** Ground Floor, Mani Nagar, Tuticorin, Tuticorin, Tuticorin-628 008, Tel: 461-3209960. **TEZPUR:** Kanak Tower-1st Floor, Opposite IDBI Bank/ICICI Bank, C. K. Das Road, Tezpur Sonitpur, Assam – 784001, Phone No.: 3712 – 225252. **Tamluk:** Holding No - 58, 1<sup>st</sup> Floor, Padumbasan, Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk- 721636, West Bengal. **E-mail Id-** [camstmz@camsonline.com](mailto:camstmz@camsonline.com) **Udaipur:** 32, Ahinsapuri, Fatehpura circle,Udaipur – 313001 **Email:** [camsudp@camsonline.com](mailto:camsudp@camsonline.com). **Udhampur:** Guru Nanak Institute, NH-1A, Udhampur - 182101, Jammu, Tel no: 191-2432601, **UJJAIN :**109, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain -456 010, Tel: 734-3206291. **UNJHA (PARENT: MEHSANA):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha -384 170, Tel: -. **VADODARA:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007, Tel: 0265-301 8032, 301 8031. **VALSAD:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001, Tel: 02632-324623. **VAPI:**208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 0260 - 6540104. **VARANASI:** Varanasi- Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi-221010, Uttar Pradesh, **VASCO(PARENT GOA):** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama -403802, **VASHI:** BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705, Email id: [camsvsh@camsonline.com](mailto:camsvsh@camsonline.com). **VELLORE:** No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI SID - SBI Magnum Gilt Fund

Bank, Krishna Nagar, Vellore-632 001, Tel: 0416-3209017. **VIJAYNAGARAM**: Portion 3, First Floor No:3-16, Behind NRI Hospital,NCS Road, Srinivasa Nagar, Vijaynagaram-535003. Email: [camsvzm@camsonline.com](mailto:camsvzm@camsonline.com) **VIJAYAWADA**: 40-1-68, Rao &Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada-520 010, Tel: 0866-329 9181, 329 5202. **VISAKHAPATNAM**: CAMS Service Centre, Door No 48-3-2,Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam - 530 016 , Phone No.: 0891 6502010. **VIZAG**: Flat No.GF2, Door No.47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam - 530 016, Andhra Pradesh. Phone No: 0891 – 2791940 Email id: [camsviz@camsonline.com](mailto:camsviz@camsonline.com) **WARANGAL**: A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal – 506001, Tel. no. 0870 - 6560141. **WARDHA**: Opp. Raman Cycle Industries, Krishna Nagar, Wardha – 442001, Maharashtra. Email: [camswar@camsonline.com](mailto:camswar@camsonline.com) Phone no: 7152-242724 **WAYANAD**: 2nd Floor, AFFAS Building, Kalpetta, Wayanad – 673121. Phone no: 04936-204248 Email: [camswyd@camsonline.com](mailto:camswyd@camsonline.com) **YAMUNA NAGAR**: 124-B/R Model Town, Yamunanagar, Yamuna Nagar-135 001, Tel: 1732-316770. **YAVATMAL**: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatmal-445 001, Tel: 7232-322780.

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